

Methodology

compiled by*

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Methodological framework at a glance

Geographical scope	Central, Eastern and Southeastern Europe	see section 1.2
Current coverage	BG, CZ, HU, PL, RO, AL, BA, MK, RS; SK until fall 2008 and HR until fall 2023.	
Target population	All persons aged 18 and over residing in the territory of the respective country	see table 2
Survey company	“Das Österreichische Gallup-Institut” and subcontractors	see table 8
Sample	Multi-stage stratified random sample of individuals; random route sampling; 1,000 target interviews per country and wave	see section 1.2
Reference period	2007–2014: semiannual survey in spring and fall; 2015–present: annual survey in fall	see section 3 and table 13
Questionnaire	Harmonized questionnaire for all countries covering frequency and determinants of foreign currency usage, trust, beliefs and expectations; special survey modules addressing current topics for individual waves	see questionnaire
Translation	English questionnaire is translated into national languages by certified translators	see questionnaire
Fieldwork	Fieldwork is conducted simultaneously in all countries.	see section 3
Fieldwork period	4 weeks on average, mainly in October and, until 2014, also in April	see table 13 for fieldwork dates
Survey mode	Computer-assisted personal interviewing (CAPI) with a small share of paper-assisted personal interviewing (PAPI)	see section 2.1 and table 9
Interviewer	Between 40 to 100 interviewers per country, of whom 60% to 90% regularly conduct OeNB Euro Survey interviews	see section 3.2
Incentives	No incentives for survey participation are offered	see section 1.2
Survey languages	The OeNB Euro Survey is conducted in all the official languages of the surveyed countries	see questionnaire
Documents used for interviews	Questionnaire and showcards	see questionnaire
Response rate	AAPOR RR1 was between 38% and 71% in 2024	see table 18
Weighting	Weights are calibrated to fit at least the marginal distributions of gender, (broad) age groups and region (mostly on NUTS2 level) in each country and wave	see section 4.2
Editing and consistency checks	Post-interview consistency checks including cross-checks with previous waves, filter checks, logical checks and, in some cases, callbacks	see section 4.4
Data availability	Data are available to external researchers	see data sharing

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1 How were respondents selected?

This section defines the population that the survey is intended to represent and highlights changes over time in the definition of the target population.

1.1 Target population

The OeNB Euro Survey covers those Central, Eastern and Southeastern European (CESEE) countries that have not yet (or only recently) adopted the euro. Currently, the survey covers six EU member states (Bulgaria, Czechia, Hungary, Poland and Romania) and four candidates (Albania, Bosnia and Herzegovina, North Macedonia and Serbia). The survey also included Slovakia until 2008 and Croatia until 2024; it was discontinued when the euro was introduced as legal tender in 2008 and 2023, respectively.

The target population of the OeNB Euro Survey is defined as all persons aged 18 and over residing in the territory of the countries covered by the survey at the time of data collection. For Bulgaria, Croatia, Romania, Albania, North Macedonia and Serbia, the target population only includes citizens of the respective country aged 18 and over residing in the country. Before 2017, in some countries the target population had also covered residents who were younger than 18 (see table 2). For Poland and Bulgaria, until 2011, the target population had only included adults up to the age of 69. The most important change in terms of the target population was recorded for Poland: For budgetary reasons and given the size of the country, the target population had only covered the ten largest cities until the spring wave of 2012.¹

Table 2: Target population

Country	Survey waves	Citizens	Residents	Age
Bulgaria	2007–spring 2012	✓		15–69
	fall 2012–2016	✓		≥ 15
	2017–present	✓		≥ 18
Croatia*	2007–fall 2013	✓		≥ 14
	spring 2014–2015		✓	≥ 15
	2016–2024	✓		≥ 18
Czechia	2007–2015		✓	≥ 14
	2016–present		✓	≥ 18
Hungary	2007–present		✓	≥ 18
Poland	2007–spring 2012		10 largest cities	15–69
	fall 2012–2015		✓	≥ 15
	2016–present		✓	≥ 18
Romania	2007–2015	✓		≥ 14
	2016–present	✓		≥ 18
Slovakia*	2007–fall 2008		✓	≥ 14
Albania	2007–2015	✓		≥ 15
	2016–present**	✓		≥ 18
Bosnia and Herzegovina	2007–2015		✓	≥ 15
	2016–present		✓	≥ 18
North Macedonia	2007–2015	✓		≥ 15
	2016–present	✓		≥ 18
Serbia	2007–spring 2012	✓		≥ 14
	fall 2012–2015	✓		≥ 15
	2016–present	✓		≥ 18

Note: * The survey was discontinued in Slovakia in 2009 and in Croatia in 2024. ** See section 4.4.3.

Source: OeNB Euro Survey.

¹For the fall wave of 2012, the variable *h_polsample* indicates the sampling units that would have been included in the previous target population which had only covered the residents aged 15–69 of the ten largest cities.

1.2 Sampling

The OeNB Euro Survey aims to achieve a probability sample by ensuring that every individual and household in the target population has a known and non-zero probability of selection. However, given the absence of population and address registers in some countries, the survey employs multi-stage stratified random route sampling for cost efficiency and comprehensive coverage. This method captures variability across different regions and community sizes.

Despite these efforts, the survey acknowledges the potential for interviewer manipulation in random route sampling, which the literature has shown may introduce biases (Kohler, 2007; Menold, 2014; Eckman and Koch, 2019). Training, supervision of interviewers, and regular checks can help to mitigate these risks and ensure adherence to the sampling protocol. Analyses of unit nonresponse bias in the OeNB Euro Survey is ongoing and unit nonresponse weights are provided since wave 2023²

The following sections describe the five different stages of the sampling protocol. The description of the sampling method applies to all countries for the waves from 2021 onwards. Before 2021, this description is (broadly) accurate for the countries where survey institutes were not changed (for changes in survey institutes refer to Table 8).

Moreover, in previous waves, there were a few exceptions that did not employ multi-stage stratified random route sampling. These are described in subsection 1.2.6.

1.2.1 Regional stratification

Countries are divided into administrative regions, with each of the regions that are listed below guaranteed to have sampling points in each wave.

BG: NUTS 3

HR: Zagreb, North Croatia, Slavonia, Lika, Kordun, Banija, Istria, Hr. Primorje, Gorski Kotar, Dalmatia

CZ: NUTS 2

HU: Közép-Magyarország, Közép-Dunántul, Nyugat-Dunántul, Dél-Dunántul, Észak-Magyarország, Észak-Alföld, Dél-Alföld, Budapest, Pest, Fejér, Komárom, Veszprem, Győr-Moson, Vas, Zala, Somogy, Baranya, Tolna, Heves, Nógrád, Borsod-Abaúj, Hajdú-Bihar, Szabolcs-Szatmár, Jász-Nagykún, Csongrád, Békés

PL: NUTS 2

RO: NUTS 2

AL: NUTS 3

BA: Una-Sana Canton, Tuzla Canton, Zenica-Doboj Canton, Central Bosnia Canton, Herzegovina-Neretna Canton, West Herzegovina Canton, Sarajevo Canton, Canton 10, RS North, District Brčko

MK: NUTS 3

RS: NUTS 2

In Hungary and Croatia, the administrative regions used are more detailed than NUTS 2 level but not as detailed as NUTS 3. For those countries, where sampling guarantees to have sampling points at the NUTS 2 level, Table 3 lists the official number of NUTS 3 regions and the number of NUTS 3 regions that are actually covered in each wave for those waves where detailed regional data are available. The table shows that for

²For an analysis of unit nonresponse bias in the OeNB Euro Survey based on the internal criterion of the proportion of female respondents in gender-heterogeneous couples living in the same two-person household see Olbrich, Beckmann and Sakshaug (2024).

Czechia, Romania and Serbia the sample in fact covers at least 85% of the official NUTS 3 regions. For Poland, it covers at least 70% of the official NUTS 3 regions.

Table 3: Regional stratification: NUTS 3 coverage

		CZ	PL	RO	RS
Official number of NUTS 3 regions		14	73	42	24
Number of NUTS 3 regions covered in	2012 fall	14	54	40	23
	2013 fall	13	53	39	23
	2014 fall	13	57	40	23
	2015 fall	14	55	39	24
	2016 fall	14	50	39	23
	2017 fall	14	56	38	24
	2018 fall	14	53	39	23
	2019 fall	14	54	39	23
	2020 fall	14	60	36	23
	2021 fall	14	56	39	24
	2022 fall	12	57	39	23
	2023 fall	14	56	38	23
	2024 fall	14	60	38	24

Note: NUTS 3 regions are based on the 2021 revision.

Source: OeNB Euro Survey.

1.2.2 Community size stratification

In the second stage, within each region (see subsection 1.2.1), communities are categorized based on their population size, with each category representing a stratum. The number of population size strata differs between countries and is informed by the country-specific settlement structure. For example, Czechia employs the following categories: up to 999 inhabitants, 1,000 to 4,999 inhabitants, 5,000 to 9,999 inhabitants, 10,000 to 19,999 inhabitants, 20,000 to 49,999 inhabitants, 50,000 to 99,999 inhabitants, over 100,000 inhabitants. Poland's categories by contrast are wider at the bottom and more detailed towards the top: up to 20,000 inhabitants, 20,000 to 49,999 inhabitants, 50,000 to 99,999 inhabitants, 100,000 to 499,999 inhabitants, and over 500,000. For Romania, there are six categories: rural, cities with up to 30,000 inhabitants, cities with 30,000 to 100,000 inhabitants, cities with 100,000 to 200,000 inhabitants, cities with more than 200,000, and Bucharest.

Defining strata by population size ensures that interviews are conducted across various community sizes, accounting for rural-urban differences. This is particularly relevant for some of the countries covered by the OeNB Euro Survey where there is substantial variation within countries across regions regarding settlement structures. The probability of selecting a community is proportional to its population size, giving larger communities a higher probability of being selected. In other words, this ensures that all individuals in the target population (see table 2) have the same probability of selection, regardless of the size of the community they live in. Thus, individuals in larger communities have the same probability of selection as those in smaller sites, and vice versa.

For most countries that are member states of the European Union, the sampled units defined by regional and community size stratification are equal to Local Administrative Units Level 2 (LAU2). Even though the exact definition may vary, we will use LAU2 for all countries to refer to the sampling units up to this stage.

1.2.3 Starting address

In the third stage, the starting addresses for interviewers' random routes are sampled. After selecting the LAU2 units (see section 1.2.2), each chosen unit is further divided into smaller, square sample areas. For example, in Croatia, LAU2 units are divided into 1km sample square areas. Interviewer starting points are selected at random within the selected sampling areas within each chosen LAU2 unit. The number of starting points chosen can vary based on the population density of the area, ensuring adequate coverage across different residential densities. This random selection of starting points within defined sampling areas helps mitigate potential biases and ensures that the survey captures a representative sample of the population within each LAU2 unit.

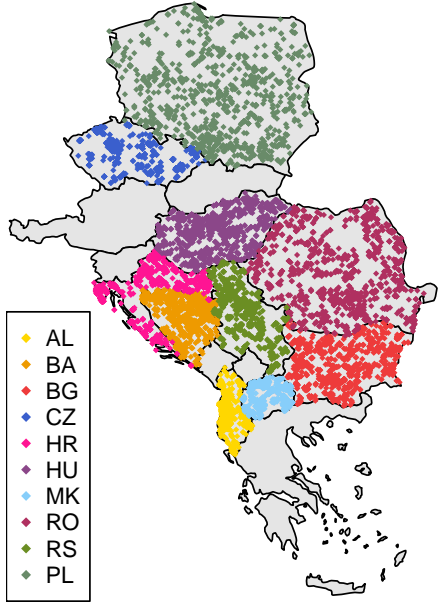


Figure 1: Interviewer starting points, 2012 fall-2024 fall
Source: OeNB Euro Survey.

For example, in Czechia, each region can have up to seven sampling points, one for each community size category, if those community sizes are present in the region. Prague, as the capital city, holds 11% of Czechia's population. To account for its significance, Prague is allocated nine sampling points. These points are distributed across different areas within the city to capture its diverse population. For Croatia, within each LAU2 unit, between 1 and 26 sampling areas are randomly selected based on population density.

Figure 1 shows the location of sampling points from 2012 to 2024. Table 4 shows the number of sampling points from 2012 to 2024. For the survey waves before 2012 fall and the waves conducted in spring 2013 and spring 2014, no reliable data on sampling points and the location of sampling points is available. Sub-

stantial changes in the number of sampling points are due to changes in the survey institutes (see table 8), reflect an adjustment to response rates and improvements in the sampling method.

Table 4: Interviewer starting address of valid interviews

Survey wave	BG	HR	CZ	HU	PL	RO	AL	BA	MK	RS
2012 fall	193	84	129	81	96	150	137	104	130	67
2013 fall	191	62	88	180	95	150	131	105	130	67
2014 fall	175	99	91	177	100	140	131	103	129	70
2015 fall	171	236	83	169	95	140	130	106	130	69
2016 fall	172	274	86	169	98	152	56*	108	131	101
2017 fall	147	284	83	175	100	144	57*	138	131	103
2018 fall	148	282	84	174	100	148	56*	133	131	102
2019 fall	147	281	84	168	100	146	57*	132	129	104
2020 fall	150	283	96	173	100	153	*	133	149	105
2021 fall	148	282	89	180	97	150	*	132	157	104
2022 fall	148	282	88	187	98	150	57	133	152	103
2023 fall	148	276	88	179	101	148	**	127	149	104
2024 fall	149	–	92	175	101	150	124	132	145	103

Note: * See section 4.4.3. ** Due to census fieldwork, no survey wave was conducted in Albania in fall 2023. – Survey discontinued in Croatia in 2024.

Source: OeNB Euro Survey.

Note that figure 1 and table 4 refer only to the starting points of the valid interviews. Since 2023, data on invalid interviews and all contact attempts has been collected. Table 5 is calculated based on this data. The exclusion of invalid interviews and unit non-response did not substantially reduce the number of starting points, except in the case of Hungary. Hungary uses more granular LAU2 units, which limits the impact of the reduction on representativeness.

Table 5: Interviewer starting address of all contact attempts

Survey wave	BG	HR	CZ	HU	PL	RO	AL	BA	MK	RS
2023 fall	149	276	88	192	101	148	**	133	152	104
2024 fall	149	–	92	185	101	150	125	133	151	103

Note: ** Due to census fieldwork, no survey wave was conducted in Albania in fall 2023. – Survey discontinued in Croatia in 2024.

Source: OeNB Euro Survey.

For all countries, samples are repeated cross-sections; the design does not include a panel component. However, over time the same regions and cities are covered. Table 6 shows to what extent starting addresses are in the proximity of starting addresses in any other wave. It shows the number of starting addresses that have at least one address within the same 5km grid in at least one of the waves between 2012 and 2024. Again, larger changes over time are related to changes in the survey institutes (see table 8).

Table 6: Number of starting addresses in the same 5km square grid, 2012-2024

Survey wave	BG	HR	CZ	HU	PL	RO	AL	BA	MK	RS
2012 fall	191	52	116	60	38	89	109	75	122	51
2013 fall	189	50	83	171	66	81	111	100	111	60
2014 fall	174	84	86	156	72	83	107	79	126	63
2015 fall	147	224	78	148	67	123	104	86	127	54
2016 fall	150	274	79	150	73	144	50*	87	129	79
2017 fall	116	282	73	148	66	126	49*	111	127	76
2018 fall	108	282	78	155	58	143	51*	106	126	77
2019 fall	105	281	79	143	52	140	46*	104	121	87
2020 fall	107	281	89	153	46	93	*	106	143	77
2021 fall	134	277	86	154	48	136	*	111	146	85
2022 fall	117	277	84	164	36	128	50	108	146	84
2023 fall	111	264	79	156	41	141	**	104	143	74
2024 fall	134	-	86	158	38	132	109	103	143	82

Note: * See section 4.4.3. ** Due to census fieldwork, no survey wave was conducted in Albania in fall 2023. - Survey discontinued in Croatia in 2024.

Source: OeNB Euro Survey.

1.2.4 Household selection: random route instructions

Once the starting point is identified, interviewers are instructed to conduct random route sampling following the procedures specified for each country:

1.2.4.1 Bulgaria.

Instructions differ between (i) houses: every 5th address on the left (ii) blocks of flats: (a) up to four floors: every 5th apartment starting from the first apartment to the left on the ground floor (b) five floors or higher: every 10th apartment.

1.2.4.2 Croatia.

Instructions require interviewers to zigzag to both sides of the street and turn at every corner alternately to the right and to the left. Further instructions differ between (i) urban areas: every 4th address or every 10th apartment starting from the first flat in the highest floor (ii) rural areas: every 2nd address.

1.2.4.3 Czech Republic.

Instructions require interviewers to start at the residential building with the lowest number and to choose the 3rd and 5th household (if it is not possible in both households to conduct an interview, the interviewer should choose the 4th and 6th household).

1.2.4.4 Hungary.

Instructions require interviewers to select every 4th household/house on the side of the street with even numbers.

1.2.4.5 Poland.

Instructions require interviewers to select every 4th address going anti-clockwise around the block chosen (if the block is completed, the interviewer goes to the next block or village).

1.2.4.6 Romania.

Starting from the starting point (e.g. school, town hall, a street), the interviewers go from house to house until they find a building where the first interview is completed, then every third building is selected. Both a house and a stairwell of an apartment block are considered buildings. In apartment blocks, the interviewers select every third stairwell and every third apartment within the block. If the starting point is a small village, interviewers start with the first house at the entrance to the village. The defined area of the random route must not be left. However, if a street has been completed and the quota for complete interviews at this starting point has not yet been reached, the interviewer moves on to the next street.

1.2.4.7 Slovakia.

No information on random walk instructions is available.

1.2.4.8 Albania.

Instructions differ between (i) urban areas: every 3rd house/address on the left-hand side of the street or every 3rd apartment, counting from the top floor in each entrance. (ii) rural, not densely populated areas: every 3rd inhabitable dwelling on both sides of the interviewer's route.

1.2.4.9 Bosnia and Herzegovina.

Instructions differ between (i) urban areas: every 3rd dwelling (ii) rural areas: every 2nd dwelling.

1.2.4.10 North Macedonia.

Instructions differ between (i) urban areas: every 4th address on the left, turning left at intersections (ii) blocks of flats: (a) up to four floors: every 5th apartment from the first apartment to the left on the ground floor (b) five floors or higher: every 10th apartment (iii) rural areas: every 4th address on both sides of the street.

1.2.4.11 Serbia.

Interviewers are instructed to select the 3rd or the 4th address (depending on the residential type of settlement). If there are blocks of flats: (i) up to four floors: every 5th apartment starting from the first apartment to the left on the ground floor (ii) five floors or higher: every 10th apartment.

1.2.5 Selection of respondent within household

For the majority of countries, within the selected household, the respondent is chosen using the "next birthday" method, where the target person with the nearest upcoming birthday is interviewed. Table 7 provides an overview of the respondent selection methods since 2007. It also shows the number of contact attempts an interviewer has to conduct before selecting a new household. No response enhancing procedures are used to increase participation in interviews.

1.2.6 Exceptions from multi-stage stratified random route sampling

For the majority of countries and waves, the samples from target populations (as defined in Table 2) are drawn by means of multi-stage stratified random sampling. In Bulgaria, quota sampling was conducted until spring 2012. In Poland, until spring 2012 the sample only covered the ten largest cities.

Table 7: Respondent selection and contact attempts

Country	Wave	Contact attempts	Respondent selection
BG	2007-2012 spring		quota sampling
BG	2012 fall- 2016 fall	*	*
BG	2017 fall-present	3	next birthday
HR	2007-2012 spring	*	Troldahl-Carter
HR	2012 fall to 2023	5	next birthday
CZ	2007 fall to present	5	next birthday
HU	2007 fall to present	3	Kish grid
PL	2007 fall to 2012 spring	3	next birthday
PL	2012 fall to present	3	next birthday
RO	2007 fall to present	3	next birthday
SK	2007 fall to 2008 fall	3	*
AL	2007 fall to 2015 fall	*	Kish grid
AL	2016 fall to present	3	next birthday
BA	2007 fall to 2012 spring	1	Kish grid
BA	2012 fall to present	2	next birthday
MK	2007 fall to 2017 fall	*	Kish grid
MK	2018 fall to present	3	next birthday
RS	2007 fall to present	3	next birthday

Note: * No reliable information available.

Source: OeNB Euro Survey.

2 How were the data collected?

This section provides information on the institutes involved in data collection, the survey mode and the potential combination of data collection for the Euro Survey with other data collections. It ends with describing how respondents are assigned into groups if a randomized controlled trial (RCT) is conducted.

2.1 Survey institutes and survey mode

In 2007, 2012, 2016 and 2021, “Das Österreichische Gallup-Institut” was awarded the contract in a Europe-wide invitation to tender for conducting the OeNB Euro Survey. Gallup subcontracts opinion poll institutes in each of the countries where the survey is conducted (see table 8). In Bulgaria, Croatia, Albania and North Macedonia, the institutes conducting the survey changed over the years.

Table 8: Survey institutes

Country	Current institute	Former institute	Survey waves
BG	TNS BBSS	IPSOS	until 2016
HR	n.a.	Target	until fall 2013
		Hendal	until fall 2024
CZ	Mareco		
HU	PSYMA		
PL	Mareco		
RO	TNS CSOP		
SK	n.a.	Mareco	until fall 2008
AL	BE Research	IPSOS	until 2015
BA	IPSOS		
MK	BRIMA	IPSOS	until 2019
RS	TNS TMG		

Source: OeNB Euro Survey.

The OeNB Euro Survey is conducted as a face-to-face survey in all countries. In most countries and waves, surveys have been conducted as computer-assisted personal interviews (CAPIs). Especially in earlier waves, some surveys were pen-and-paper-assisted personal interviews (PAPIs). Table 9 shows the share of PAPIs since 2016. Until 2016, the exact share of PAPIs is not known, but table 10 shows whether or not there have been any PAPIs in the individual countries and waves.

For budgetary reasons, the survey can be conducted as part of an omnibus survey. This means that the institutes may choose to include questionnaires by other clients in addition to the OeNB Euro Survey questionnaire in a given survey wave. This has been the case in some countries, especially for waves with shorter OeNB Euro Survey questionnaires (see table 11). For omnibus surveys, the questions from the OeNB Euro Survey questionnaire are included in the first or second section of the entire questionnaire. When combining the survey questions from the OeNB Euro Survey questionnaire with other questionnaires in the omnibus, the wording and order of OeNB Euro Survey questions must not be changed. Furthermore, questions from other questionnaires must not be inserted in the OeNB Euro Survey questionnaire. Finally, other questionnaires included in the omnibus survey must not cover questions on household finance.

Table 9: Share of interviews conducted as PAPIs since 2016

Country	2016	2017	2018	2019	Survey waves					
					2020	2021	2022	2023	2024	
BG	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
HR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-
CZ	55.9	55.3	50.6	52.6	48.9	25.4	6.1	9.3	0.0	0.0
HU	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PL	70.6	69.0	66.2	56.2	61.9	38.0	26.7	21.9	0.0	0.0
RO	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AL	0.0	0.0	0.0	0.0	*	*	0.0	**	0.0	0.0
BA	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
MK	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
RS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Note: * See section 4.4.3. ** Due to census fieldwork, no survey wave was conducted in Albania in fall 2023. - Survey discontinued in Croatia in 2024.

Source: OeNB Euro Survey.

Table 10: PAPI usage from 2007 to 2015

Country	Survey waves															
	2007 fall	2008 spring	2008 fall	2009 spring	2009 fall	2010 spring	2010 fall	2011 spring	2011 fall	2012 spring	2012 fall	2013 spring	2013 fall	2014 spring	2014 fall	2015 fall
BG	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
HR	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
CZ	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
HU	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
PL	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
RO	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
SK	✓	✓	✓	survey discontinued												
AL	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
BA	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
MK	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
RS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

Source: OeNB Euro Survey.

Table 11: OeNB Euro Survey waves conducted as part of omnibus survey

BG	information not available	2007–spring 2012
	part of omnibus survey	fall 2012–2015
	stand-alone wave	2016–present
HR	part of omnibus survey	2007–spring 2012
	stand-alone wave	fall 2012–2023
	survey discontinued	2024–present
CZ	part of omnibus survey	2007–2017
	stand-alone wave	2018–present
HU	information not available	2007–spring 2012
	part of omnibus survey	fall 2012–fall 2014, 2016, 2017
	stand-alone wave	2015, 2018–present
PL	information not available	2007–spring 2012
	part of omnibus survey	fall 2012, spring 2013, 2016–2023
	stand-alone wave	fall 2013–2015, 2024
RO	information not available	2007–spring 2012
	part of omnibus survey	fall 2012–fall 2014
	stand-alone wave	2015–present
SK	part of omnibus survey	2007–fall 2008
	survey discontinued	2009–present
AL	information not available	2007–spring 2012
	stand-alone wave	fall 2012–present
BA	information not available	2007–spring 2012
	part of omnibus survey	fall 2012–fall 2017
	stand-alone wave	2018–present
MK	information not available	2007–spring 2012
	stand-alone wave	fall 2012–present
RS	information not available	2007–spring 2012
	part of omnibus survey	fall 2012–fall 2020
	stand-alone wave	fall 2021–present

Source: OeNB Euro Survey.

2.2 Randomizing respondents into groups

In survey wave 2022, the OeNB conducted a randomized survey experiment for the first time. Aside from analyzing a specific “treatment,” this first experiment was used to test whether the random assignment of respondents into groups works satisfactorily in all countries and to establish standard procedures for conducting experiments within the Euro Survey. Beckmann and Koch (2025) discuss this implementation in more detail. Overall, randomization worked well, with only minor adjustments necessary in some countries. Thus, the procedure to randomize the sample and conduct experiments did not change over the waves.

Procedures vary between countries, as local survey institutes use different sampling methods, software, or randomization techniques. However, minimum standards and general procedures were jointly established with all survey institutes to ensure proper randomization and cross-country comparability: for each experiment, respondents are randomly – i.e. independently of their personal characteristics – divided into groups. To avoid that interviewer characteristics and effects interfere with the treatment, the randomization is stratified by interviewer, as is common for survey experiments.

While in Hungary, Romania and for the CAPI-interviews in Czechia and Poland, randomization is computerized and runs in the background, in the other countries, involvement of the interviewers is necessary. Interviewers type in the running number of an interview in a given sampling point at the start of the in-

terview. Randomization is then based on this running number. So far, the sample has always been divided into two groups. To ensure stratification by interviewer, all randomization mechanisms simply set a strict alternating order between group 1 and 2. Paper questionnaires for PAPIs are stacked in alternating order as well. More details about the country differences in randomization can be found in Beckmann and Koch (2025).

Since 2022, at least one experiment has been conducted in each survey wave, but not always in each country. In wave 2024, two experiments were included and the same group assignment was used for both experiments. So far, the treatment in all experiments involved each group receiving a slightly different version of an otherwise harmonized questionnaire. However, in 2024, one of the experiments used identical question wording for both groups, introducing an information treatment exclusively for the treatment group. Table 12 gives an overview of the topic of each experiment, what exactly was randomized, in which part of the questionnaire the experiment was placed and in which countries it was conducted.

Table 12: Randomized experiments and their content

	Authors	Topic	No. of groups	What was randomized	Position in questionnaire	Countries
Wave 2022 Income scales (AEA RCT Registry: 0010398)	E.Beckmann (OeNB) & M. Koch (OeNB)	How does an income distribution change if income is asked on an hourly instead of a monthly basis?	2	Group 1 is asked to report a minimum wage they consider sustainable for living on a monthly basis, group 2 on an hourly basis; group 2 is asked for a yearly instead of hourly basis in BG, RO and RS.	End of main part, before socio-demographics	All countries
Wave 2023 Income nonresponse (AEA RCT Registry: 0012215)	K. Allinger (OeNB) & M. Koch (OeNB)	Is nonresponse to income questions reduced if income is asked in fewer and broader brackets?	2	After refusing to report exact income, group 1 is asked to choose their income group from a list of at least 20 brackets, group 2 is offered a question with only three brackets (terciles).	End of questionnaire	BA, BG, HU, PL
Wave 2024 Deposit insurance (AEA RCT Registry: 0014461)	E. Beckmann (OeNB) & J. Meyer (ECB)	Does knowledge about deposit insurance change the willingness to save at banks instead of in cash?	2	Group 1 is asked how they would split a windfall gain between putting it at the bank, keeping it in cash or investing it, group 2 is given additional information on deposit insurance before the distribution.	Mainly between saving and loan blocks	All countries
Currency preferences (AEA RCT Registry: 0015029)	M. Koch (OeNB)	Does knowledge about exchange rates impact the preference to save and borrow in foreign and local currency?	2 (same as other RCT)	Group 1 is given additional information on what an exchange rate is before asked about their preference for local and foreign currency in saving and borrowing, group 2 is given no information.	After financial literacy block	CZ, PL, RS

Note: For the exact wording and content of each experiment, see the questionnaire of the respective survey wave.

Source: OeNB Euro Survey.

3 Who collected the data, when and where?

For the OeNB Euro Survey, only face-to-face interviews are conducted. Until 2014, fieldwork was carried out in spring and fall of each year, and from 2015 onward only in fall of each year. This harmonization of fieldwork periods reflects the questionnaire's focus on euroization (see <https://www.oenb.at/en/Monetary-Policy/Surveys/OeNB-Euro-Survey/questionnaire.html>) and how the latter is affected by, inter alia, the exchange rate of the euro, events in the euro area and seasonal patterns observed, e.g., in tourism. In addition to fieldwork timing and length, differences in fieldwork effort and, e.g., interviewers' experience may also affect the comparability of results (Jabkowski and Kołczyńska, 2020).

This section first presents information on fieldwork timing and duration and then discusses interviewer characteristics and proxies for fieldwork effort. It concludes with a description of fieldwork monitoring.

3.1 Fieldwork timing and duration

Table 13 lists the beginning and end date of each fieldwork period for each country. Across all countries and survey waves, fieldwork lasted for around 2 weeks on average. For some countries and waves, fieldwork periods were considerably shorter, coming to less than a week. Over the years, fieldwork periods tended to get longer. This was partially due to increased questionnaire length but may also reflect the general phenomenon of decreasing willingness to participate in surveys and the fact that recruitment of qualified interviewers is becoming increasingly difficult.

Readers familiar with the CESEE region and/or individual countries will notice that some fieldwork periods took place during times of great change. Croatia, for example, extended deposit insurance during the fall wave of 2008. During the spring wave of 2014 and the fall wave of 2024, some countries were affected by severe flooding. In North Macedonia, the fall wave of 2017 coincided with elections; in Bosnia and Herzegovina, this was the case for the fall wave of 2018. On the one hand, these country-specific events will likely affect survey results. On the other hand, researchers may use coincidences like these as natural experiments -- such as Prean and Stix (2011) who, following the events in Croatia in 2008, analyzed effects on depositors.

Table 13: Fieldwork timing and duration

Survey wave	BG	HR	CZ	HU	PL	RO	SK	AL	BA	MK	RS
fall 2007	15.10.-30.10.	5.5.-21.5.	10.10.-23.10.	9.11.-21.11.	27.10.-31.10.	18.10.-31.10.	10.10.-23.10.	29.10.-12.11.	14.10.-21.10.	6.10.-10.10.	18.10.-27.10.
spring 2008	15.4.-30.4.	5.5.-25.5.	15.5.-27.5.	9.5.-21.5.	2.6.-10.6.	23.5.-30.5.	6.5.-20.5.	20.5.-2.6.	16.5.-26.5.	19.5.-29.5.	19.5.-25.5.
fall 2008	15.10.-30.10.	4.10.-24.10.	15.10.-27.10.	4.10.-20.10.	8.10.-13.10.	27.10.-4.11.	15.10.-26.10.	3.11.-10.11.	2.11.-16.11.	6.11.-12.11.	9.10.-13.10.
spring 2009	15.5.-30.5.	8.5.-25.5.	15.5.-25.5.	8.5.-20.5.	27.5.-3.6.	30.4.-9.5.		15.5.-21.5.	18.5.-26.5.	11.5.-17.5.	5.5.-22.5.
fall 2009	15.10.-26.10.	5.10.-25.10.	10.10.-25.10.	9.10.-19.10.	28.10.-3.11.	17.10.-25.10.		30.10.-20.11.	12.11.-21.11.	10.11.-17.11.	16.10.-22.10.
spring 2010	1.5.-26.5.	7.5.-29.5.	8.5.-23.5.	5.5.-12.5.	28.4.-5.5.	21.5.-30.5.		20.5.-28.5.	14.5.-25.5.	28.4.-10.5.	14.5.-19.5.
fall 2010	14.10.-29.10.	3.10.-26.10.	14.10.-24.10.	14.10.-20.10.	2.11.-10.11.	23.10.-31.10.		30.10.-10.11.	17.11.-28.11.	30.11.-18.12.	11.10.-17.10.
spring 2011	12.5.-28.5.	27.4.-25.5.	4.5.-29.5.	12.5.-19.5.	28.4.-6.5.	18.5.-31.5.		7.5.-24.5.	10.5.-19.5.	10.5.-26.5.	12.5.-21.5.
fall 2011	2.11.-9.11.	2.10.-22.10.	8.10.-24.10.	10.11.-15.11.	27.10.-3.11.	26.10.-5.11.		1.11.-19.11.	19.11.-10.12.	21.10.-2.11.	12.10.-21.10.
spring 2012	25.5.-31.5.	17.4.-13.5.	4.5.-18.5.	17.5.-22.5.	18.4.-24.4.	25.5.-5.6.		5.5.-22.5.	11.5.-21.5.	19.5.-5.6.	23.5.-29.5.
fall 2012	4.10.-18.10.	10.10.-17.11.	10.10.-29.10.	3.11.-13.11.	15.10.-25.10.	24.10.-4.11.		1.11.-12.11.	11.11.-21.11.	2.11.-15.12.	12.10.-23.10.
spring 2013	15.5.-25.5.	26.4.-19.5.	6.5.-20.5.	15.5.-21.5.	1.4.-6.5.	23.4.-8.5.		16.5.-23.5.	14.5.-21.5.	20.5.-31.5.	18.4.-30.4.
fall 2013	25.10.-3.11.	9.5.-26.6.	10.10.-28.10.	16.11.-28.11.	26.10.-3.11.	22.10.-2.11.		9.11.-19.11.	12.11.-20.11.	12.11.-26.11.	22.10.-3.11.
spring 2014	23.5.-1.6.	9.5.-26.6*	7.5.-21.5.	7.5.-15.5.	17.4.-23.4.	24.4.-6.5.		8.5.-17.5.	27.5.-11.6.	17.5.-29.5.	25.4.-6.5.
fall 2014	14.10.-28.10.	23.10.-22.11.	31.10.-12.11.	9.11.-30.11.	24.10.-3.11.	22.10.-30.10.		16.11.-30.11.	22.11.-1.12.	10.11.-28.11.	28.10.-12.11.
fall 2015	27.10.-11.11.	15.10.-23.11.	16.10.-2.11.	14.11.-23.11.	18.10.-28.10.	25.10.-24.11.		6.11.-30.11.	4.11.-25.11.	9.11.-30.11.	21.10.-27.10.
fall 2016	21.10.-3.11.	21.10.-30.11.	19.10.-31.10.	22.10.-3.11.	2.11.-15.11.	1.11.-5.12.		16.11.-25.11.	27.10.-1.12.	4.11.-24.11.	21.10.-2.11.
fall 2017	6.10.-16.10.	10.10.-10.11.	2.10.-20.10.	14.10.-26.10.	20.10.-4.11.	7.10.-3.11.		5.10.-8.11.	12.10.-25.10.	4.10.-25.10.	26.10.-6.11.
fall 2018**	13.10.-30.10.	9.10.-5.11.	16.9.-23.10.	20.10.-2.11.	12.10.-30.10.	5.10.-9.11.		8.10.-21.10.	07.10.-23.10.	12.10.-28.10.	20.10.-4.11.
fall 2019	3.10.-31.10.	2.10.-23.10.	1.10.-19.10.	19.10.-31.10.	2.10.-27.10.	4.10.-7.11.		14.10.-4.11.	9.10.-22.10.	6.10.-3.11.	21.10.-3.11.
fall 2020	29.9.-29.10.	29.9.-21.10.	25.9.-20.10.	5.10.-23.10.	1.10.-18.10.	21.9.-31.10.		*	28.9.-25.10.	29.9.-8.10.	9.10.-4.11.
fall 2021	29.9.-25.10.	4.10.-7.11.	13.9.-23.10.	14.10.-28.10.	6.10.-20.10.	3.10.-5.11.		*	28.9.-8.11.	2.10.-29.10.	5.10.-27.10.
fall 2022	28.9.-3.11.	29.9.-1.11.	1.10.-18.10.	14.10.-30.10.	7.10.-22.10.	28.9.-25.10.		1.10.-27.10.	29.9.-7.11.	5.10.-10.11.	1.10.-29.10.
fall 2023	4.10.-16.11.	29.9.-2.11.	1.10.-15.10.	17.10.-12.11.	9.10.-31.10.	8.10.-2.11.		***	4.10.-14.11.	5.10.-9.12.	3.10.-7.11.
fall 2024	4.10.-10.11.		1.10.-17.10.	14.10.-9.11.	4.10.-31.10.	4.10.-29.10.		5.10.-26.11.	1.10.-18.11.	2.10.-4.11.	10.10.-9.11.

Note: The survey was discontinued in Slovakia in 2009 and in Croatia in 2024. * See section 4.4.3. ** For BG and BA, some interviews had to be done in February 2019. *** Due to census fieldwork, no survey wave was conducted in Albania in fall 2023.

Source: OeNB Euro Survey.

3.2 Interviewer characteristics

Interviewers play a key role in face-to-face data collection. They have an effect on sampling, respondent recruitment and measurement (West and Blom, 2017). Over the years, the OeNB Euro Survey has taken steps to take into account growing research on interviewer effects and behavior in order to improve data quality. From fall 2012 onward, interviewer identifiers and information on the gender of interviewers have been collected. Since 2016, the age, education and labor market status of interviewers have been recorded. From 2017 onward, interviewer paradata include information on whether interviewers have experience in conducting OeNB Euro Survey interviews. Following international practice, the paradata on interviewer characteristics are not available for external use.³

To provide users with some insights on interviewers, tables 14 to 17 show descriptive statistics at the interviewer level. These tables illustrate that the number of interviewers varies significantly between countries and also across surveys waves within countries. For Albania, Bulgaria, Croatia and North Macedonia, the change in institutes explains the strong variation from one year to the next (see also table 8). At present, the OeNB Euro Survey does not implement a restriction on interviewer workload; however, such a restriction may be implemented in future waves. Note that the number of interviewers refers only to the set of valid interviews up to fall 2022. Since 2023, data on invalid interviews and all contact attempts has been included. Therefore, the number of interviewers in table 14 is calculated based on this expanded data set. However, the statistics on interviewer characteristics in tables 15 to 17 consist of interviewers who have conducted at least one valid interview.

Table 14: Number of interviewers per country and survey wave

Country	Survey waves												
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
BG	61	58	63	74	81	105	104	103	100	101	91	98	98
HR	73	112	59	63	64	56	65	71	73	76	78	84	–
CZ	63	52	49	56	54	55	51	50	49	49	52	50	51
HU	96	98	104	99	92	103	100	114	100	96	101	103	101
PL	79	78	95	97	99	92	94	94	95	90	90	97	101
RO	117	111	111	66	76	53	85	73	77	94	77	78	77
AL	38	42	43	36	21*	20*	20*	20*	*	*	18*	**	43
BA	72	76	64	71	72	76	70	68	67	60	61	44	49
MK	55	73	69	87	85	91	80	69	53	57	54	59	54
RS	47	54	57	54	71	75	78	75	76	69	77	70	68

Note: * See section 4.4.3. ** Due to census fieldwork, no survey wave was conducted in Albania in fall 2023. The years 2012–2014 relate to the respective fall wave. – Survey discontinued in Croatia in 2024.

Source: OeNB Euro Survey.

Survey research has documented several dimensions of gender-of-interviewer effects (see West and Blom (2017) for an overview). In the OeNB Euro Survey, the majority of interviewers are women (see table 15). In 2024, the highest share of female interviewers was recorded in Bulgaria and Hungary, the lowest share in Bosnia and Herzegovina. Table 16 shows the average age of interviewers by country and wave. Large differences between countries are in line with countries' demographics. As a case in point, interviewers in Albania are on average much younger than interviewers in EU member states.

³Further information on data sharing can be found on the OeNB website.

The percentage of interviewers with experience in conducting OeNB Euro Survey interviews is above 50% in all countries and years except Romania in 2018, North Macedonia in 2019 and Bosnia and Herzegovina in 2018.

Olbrich, Beckmann and Sakshaug (2024) investigate the role of observable characteristics (interviewer age, gender and experience) on the variance inflation caused by interviewers in the OeNB Euro Survey for the fall waves from 2012 to 2021. They find that overall, the effect of observable interviewer characteristics is small and cannot explain interviewer effects. Looking at questions for which interviewer effects were shown to be particularly large, such as questions on financial literacy (Crossley et al., 2021), Olbrich, Beckmann and Sakshaug (2024) find that results pertaining to the gender of interviewers are mixed. They confirm a positive correlation between interviewers' age and financial literacy. Interviewer experience, on the other hand, does not correlate with financial literacy.

Table 15: Share of male interviewers per country and survey wave

Country	Survey waves												
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
BG	16	7	11	35	12	13	10	15	11	11	11	8	11
HR	25	20	15	22	9	18	20	23	14	11	9	14	-
CZ	30	29	31	34	26	25	29	28	33	31	29	26	25
HU	22	19	19	23	26	20	20	18	17	20	18	18	15
PL	27	28	26	22	24	14	19	18	15	14	20	16	17
RO	34	33	33	33	21	26	25	14	25	19	19	15	17
AL	24	31	28	17	43*	25*	25*	25*	*	*	33*	**	18
BA	29	24	27	37	29	36	36	38	36	33	26	25	27
MK	15	25	29	18	18	10	21	20	15	18	19	24	23
RS	36	31	35	30	23	19	19	16	17	20	14	14	18

Note: * See section 4.4.3. ** Due to census fieldwork, no survey wave was conducted in Albania in fall 2023. The years 2012–2014 relate to the respective fall wave. – Survey discontinued in Croatia in 2024.

Source: OeNB Euro Survey.

Table 16: Average age of interviewers per country and survey wave

Country	Survey waves								
	2016	2017	2018	2019	2020	2021	2022	2023	2024
BG	50.2	51.9	52.8	52.6	54.2	54.9	55.2	56.3	58.1
HR	40.0	45.1	40.8	44.2	45.5	44.4	44.4	43.2	-
CZ	49.1	48.4	49.5	51.0	52.6	52.8	51.9	50.4	50.0
HU	47.6	46.8	48.2	49.2	49.7	51.8	51.4	53.5	52.4
PL	40.5	43.6	42.6	45.2	46.1	47.3	46.8	49.2	49.1
RO	38.5	42.3	41.3	43.7	40.1	39.8	41.8	42.6	45.2
AL	27.0*	28.8*	30.0*	30.8*	*	*	33.7*	**	37.4
BA	34.2	32.3	33.2	35.8	37.6	36.8	37.4	37.0	36.7
MK	36.0	39.4	39.4	38.6	44.8	46.0	46.1	47.9	48.0
RS	40.9	41.3	41.1	43.1	43.3	45.0	46.0	45.1	45.5

Note: * See section 4.4.3. ** Due to census fieldwork, no survey wave was conducted in Albania in fall 2023. – Survey discontinued in Croatia in 2024.

Source: OeNB Euro Survey.

Table 17: Share of experienced interviewers per country and survey wave

Country	2017	2018	Survey waves					2023	2024
			2019	2020 %	2021	2022	2023		
BG	**	65	80	82	86	92	78	91	
HR	68	54	51	77	72	79	77	-	
CZ	89	84	92	84	88	83	64	78	
HU	58	57	56	77	78	76	82	84	
PL	63	90	88	93	81	76	88	100	
RO	58	33	59	60	60	87	82	79	
AL	80*	95*	100*	*	*	94*	****	0*	
BA	51	47	62	67	53	62	55	49	
MK	48	59	41	11***	70	83	61	79	
RS	71	85	93	88	83	77	74	88	

Note: * See sections 4.4.3 and 4.4.5. ** New institute in 2017. *** New institute in 2020; interviewers who conducted the pilot survey in spring 2020 are defined as “experienced.” See table 8. **** Due to census fieldwork, no survey wave was conducted in Albania in fall 2023. - Survey discontinued in Croatia in 2024.

Source: OeNB Euro Survey.

The briefing of interviewers is done separately in each country by the respective survey institute. The OeNB provides interviewer guidelines that apply to all countries and have to be shared with interviewers as part of their briefing and training. In all countries except Bosnia and Herzegovina, the interview schedule specifies a minimum of three contact attempts per household. In Bosnia and Herzegovina, the minimum number of contact attempts is two. The interview schedule also specifies that for each country and survey wave, a given share of interviews has to be conducted in the evenings (after 8 p.m.) or mornings (before 9 a.m.) or at the weekends. This share is prescribed by the survey institutes and varies considerably between countries:

- 5% in Romania and Hungary
- 10% in Bosnia and Herzegovina
- 20% in Albania and Serbia
- 30% in Croatia and Czechia
- 40% in North Macedonia
- 50% in Bulgaria
- 60% in Poland

So far, the interview schedule has not been evaluated with regards to data quality. In 2023, information on contact attempts and timing was collected for the first time.

3.3 Fieldwork monitoring

Monitoring fieldwork in cross-national surveys needs to address the challenge of monitoring in diverse national contexts and maintaining comparability. While the European Social Survey has moved toward a centralized monitoring approach, other surveys, such as the World Values Survey, maintain a decentralized approach to monitoring (Briceno-Rosas, Butt and Kappelhof, 2020). The OeNB Euro Survey pursues a decentralized approach that is implemented by the survey institutes. One measure is to perform logical consistency checks of completed interviews at regular intervals during fieldwork. Furthermore, telephone callbacks are used to verify that the interview took place and to confirm demographic data of the respon-

dent. The share of interviews that are verified through personal re-visits by supervisors or telephone call-backs is determined by the survey institutes and is as follows:

- 15% in Czechia
- 20% in Albania, Bulgaria, Poland, Serbia and Hungary
- 25% in Croatia and North Macedonia
- 30% in Bosnia and Herzegovina and Romania

The OeNB uses the geolocation of the starting points of the random routes and data on interview date and time to monitor fieldwork. However, these checks are only conducted ex post and are therefore not suitable for troubleshooting during fieldwork. From 2023 onward, time stamps have been implemented for each question, serving as an additional centralized monitoring element. The OeNB Euro Survey aims to continuously improve data collection by adjusting the definition of minimum standards with each tender and, in particular, by providing the survey institutes with detailed feedback on any observed data quality deficiencies. Further measures to ensure data quality are being implemented on a regular basis. These quality assurance improvements are naturally subject to a cost-benefit evaluation both in terms of financial and personnel costs and are conducted with the overall aim and scope of the OeNB Euro Survey in mind.

3.3.1 Timestamps per question from 2023 onward

Since 2023, the Euro Survey not only records the total duration of the interview but also collects timestamps for each question. These timestamps are used in conjunction with other indicators during data quality checks to identify interviews with poor quality and clusters of poor-quality interviews at the interviewer-level. The timestamps for each question are not used as the sole indicator of poor quality, as, for example, moving forward and backward within the questionnaire can lead to a shorter or even negative timestamp if respondents or interviewers confirm or correct a previous answer. The timestamps are also used to verify the correct implementation of RCTs and to assess whether new questions are difficult to answer for respondents.

4 How were the data edited, coded and weighted?

This section provides information on the “representativeness” of OeNB Euro Survey samples. It first provides information on response rates. It then describes how post-stratification weights are calibrated and discusses which types of weights are not provided for the OeNB Euro Survey. The section also outlines the factors that are taken into account to adjust for differences between the sample and the target population. Section 4.3 discusses item nonresponse. Finally, section 4.4 provides information on data checks and editing, illustrating how data quality issues are identified and addressed.

4.1 Response rates

Historically, response rates have been seen as an indicator of survey quality. The higher the response rate, the higher the data quality, i.e., the more accurate the survey estimates. However, with respondents increasingly refusing to participate, response rates have declined globally. Furthermore, research has increasingly emphasized total survey error as a more appropriate concept to assess survey quality.

The OeNB Euro Survey has a target response rate of 50%. Table 18 reports AAPOR RR1 response rates. For most countries, we observe that response rates have declined over time. For those countries exhibiting surprising changes in response rates, please also see the information provided on changes in institutes (see section 2) and changes in sampling (see section 1.2).

Table 18: Response rates (AAPOR RR1)

Survey wave	BG	HR	CZ	HU	PL	RO %	SK	AL	BA	MK	RS
fall 2007			60.0	53.8	61.1		63.9				77.9
spring 2008	19.9	29.0	59.8	50.7	53.9	88.1	61.6	83.9	86.9	84.4	78.5
fall 2008	19.2	27.4	60.9	48.6	54.8	87.8	61.7	76.6	76.2	64.1	62.2
spring 2009	17.6	29.0	61.8	49.2	55.5	88.5		78.0	71.0	67.0	59.5
fall 2009	16.4	31.8	62.9	48.4	54.4	88.9		78.5	64.1	65.3	61.3
spring 2010	18.0	32.2	60.9	50.0	53.9	88.9		72.1	60.8	61.9	73.6
fall 2010	17.3	29.3	59.7	47.5	55.2	88.6		79.8	65.1	57.9	73.8
spring 2011	20.7	38.9	59.9	46.2	54.4	86.9		73.7	60.9	61.7	73.6
fall 2011	17.7	31.3	59.8	46.4	47.5	83.6		77.3	63.9	63.6	74.6
spring 2012	16.5	31.1	58.8	46.8	56.4	82.8		73.3	63.0	62.5	72.7
fall 2012	33.2	30.8	52.3	42.2	57.2	80.7		67.0	62.6	59.4	75.2
spring 2013	38.9	25.8	54.9	44.1	59.0	81.6		65.3	63.7	62.6	74.5
fall 2013	34.0	28.0	56.3	40.8	49.8	80.6		67.1	21.9	57.6	72.9
spring 2014	33.8	28.0	59.3	40.0	50.5	80.7		66.1	21.4	56.5	73.0
fall 2014	36.4	29.9	60.0	39.2	41.7	77.0		69.9	72.4	60.6	73.2
fall 2015	36.1	34.2	58.8	41.8	41.8	80.0		66.7	74.5	57.1	77.8
fall 2016	30.0	34.8	57.2	42.9	39.6	68.3		80.3*		52.5	
fall 2017	40.1	35.1	55.5	41.9	35.9	60.7		53.4*	78.3	50.5	68.5
fall 2018	45.0	34.4	55.9	40.0	31.8	74.7		66.8*	75.4	42.2	68.6
fall 2019	39.7	34.9	52.9	38.3	29.5	78.5		66.0*	71.7	45.5	64.0
fall 2020	42.9	32.6	45.5	34.3	27.1			*	59.2	74.0	
fall 2021	44.7	31.6	46.8	31.2	27.0	60.1		*	62.5	75.7	59.7
fall 2022	47.5	32.4	46.6	31.4	29.6	57.7		62.4*	65.7	74.6	59.1
fall 2023	51.6	45.6	57.9	38.3	41.1	65.8		**	63.5	68.6	62.0
fall 2024	46.9		57.1	38.4	41.9	69.7		48.4	70.9	58.7	59.8

Note: For missing country-years, the gross sample size is not available. The survey was discontinued in Slovakia in 2009 and in Croatia in 2024. * For details on Albania, see section 4.4.3. ** Due to census fieldwork, no survey wave was conducted in Albania in fall 2023. For the definition of AAPOR RR1 response rates, see American Association for Public Opinion Research (2016).
Source: OeNB Euro Survey.

4.2 Weighting

OeNB Euro Survey data come with two weights called *weight* and *weight_hh*. Both of these weights are post-stratification (calibrated) weights, which are explained in more detail in the corresponding subsection. Since survey wave 2023, data on contact attempts and unit nonresponse are collected, which allows to construct a unit nonresponse weight for the more recent waves. This weight is called *unr_weight*. Further, a combined post-stratification and unit nonresponse weight for individuals called *unr_ps_weight* is included. Other weights are not provided at the moment, but this subsection also outlines how users can construct design and country weights.

4.2.1 Post-stratification and calibration weights

For each survey wave, the local survey institutes provide post-stratification weights for each respondent (*weight*) and household of the respondent (*weight_hh*). These weights correct for sampling error beyond nonresponse and fit the sample's distribution of certain characteristics to the distribution of these characteristics in the target population. While individual post-stratification weights have been available since 2007 for all countries, household weights have only consistently been provided since fall 2017. From spring 2007 to spring 2012, Bulgaria used quota sampling and all observations therefore have a weight of 1.

Table 19 and table 20 present an overview of which characteristics were used in which wave to compute post-stratification weights. As can be seen, different characteristics were used across countries and waves. The minimum requirement for individual weights is to fit the marginal distributions of the target population's gender, (broad) age groups and region (mostly on NUTS2 level); the current minimum for household weights is the marginal distribution of household size and region. Age groups, household size and regional characteristics are not harmonized across countries but rather depend on whether data on target population totals are available. Population totals are usually obtained from the latest available census data or latest available intercensal estimates by the time of the interview. The exact population totals used for each country and in each wave are available upon request.

Moreover, the method used to construct post-stratification weights differs across countries. Some use cross-classification between age, gender and region. Others use iterative raking and only fit marginal distributions. Yet other countries use iterative raking but still cross-classify gender and age. For most household weights, only the marginal distributions are fit. Thus, there is a mix of classical post-stratification and calibration weights.⁴ Eventually, all post-stratification weights are standardized to the sample size and have a mean of 1. Weights are not truncated but rarely exceed the value 4.

⁴For the sake of simplicity, we will only use the term post-stratification weight in the following.

Table 19: Overview of characteristics used for post-stratification weights

Factors	BG	HR	CZ	HU	PL	RO	SK	AL	BA	MK	RS
Gender (G)	since fall 2012	2007-2023	since 2007	since 2007	since 2007	since 2007	2007–fall 2008	since 2007*	since 2007	since 2007	since 2019
Age (A)	since fall 2012	2007-2023	since 2007	since 2007	since 2007	since 2007	2007–fall 2008	since 2007*	since 2007	since 2007	since 2007
G x A	since 2017	2007–spring 2013		2023	since 2011	fall 2009–spring 2012, since 2020	2007–fall 2008	fall 2012–2015, since 2017*		since 2007	since fall 2012 since 2019
Region (R)	since fall 2012	2007-2023	since 2007	since fall 2012	fall 2013	since 2007	2007–fall 2008	since fall 2012*	since fall 2012	since 2007	since 2019
G x A x R					2017, since 2019						
Education		2007–fall 2013		2007–2022				2007–2015	since 2019	2007–2017	2007–2018, since 2020
Type settlement	fall 2012–2017	spring 2014-2023	since 2007	2007–spring 2013, 2022		2007–2019	2007–fall 2008	2007–2015	2007–2017, since 2020	2007–spring 2012	fall 2012–spring 2014
Ethnic group										since fall 2013	

Note: The survey was discontinued in Slovakia in 2009 and in Croatia in 2024. * See section 4.4.3.

Source: OeNB Euro Survey.

Table 20: Overview of characteristics used for household post-stratification weights

Factors	BG	HR	CZ	HU	PL	RO	AL	BA	MK	RS
Household size (H)	since 2017	2017-2023	since 2017	since 2017	since 2017	since 2017	since 2017*	since 2017	since 2017	since 2017
Region (R)	since 2017	2017-2023	since 2017	since 2017	since 2019	since 2017	since 2017*	since 2017	since 2017	since 2019
H x R		2017-2023			since 2019			since 2018	2017, 2019	2019
Type settlement (T)	2017				2017–2021	2017–2019		2017		
H x T					2017–2018					
Age	2017			2017–2019		2017–2019		2017	2017–2018	
Gender	2017			2017–2019		2017–2019		2017	2017–2018	

Note: The survey was discontinued in Croatia in 2024. * See section 4.4.3.

Source: OeNB Euro Survey.

4.2.2 Unit nonresponse weights

For the two most recent survey waves 2023 and 2024, unit nonresponse weights (*unr_weight*) are provided. These weights are supposed to correct for different propensities to participate successfully in the survey. Therefore, additional data were collected from the target households. These data include the number, date and time of all contact attempts with a target household, characteristics of the location and of the dwelling of each target household, and the outcome of each contact attempt.

To construct unit nonresponse weights, each contacted target household is assigned a response status after the survey has ended: either there was a successful interview conducted or not, i.e., nonresponse occurred. Nonresponse observations are those households/persons who could never be reached but are assumed to be part of the target population, households/persons who refused to participate in the survey at all, and interviews which did not pass quality assurance checks, for example, because they were not finished or too short.

Next, Logit regressions with a LASSO-penalty are run, separately for each country. The response status is the dependent variable, and variables that are potentially important to explain response status but also response behavior in the survey are the independent variables. These include the additional data on contact attempts mentioned above, interviewer characteristics and administrative data on NUTS2 or NUTS3-level depending on country and availability. The LASSO logit identifies the variables that have the highest predictive power to explain response status. These are then used to run an unrestricted logit model with again the response status as dependent variable. This logit model is used to estimate the predicted values for response status, which is the predicted probability to get a successful interview.

Based on the predicted probability, observations are grouped into clusters. The optimal number and composition of clusters is defined with the help of a k-means algorithm and OLS regressions following the approach that is also used in the Austrian Household Finance and Consumption Survey (Albacete, Lindner and Wagner, 2023). Then, for each cluster, the actual average response status within the cluster is calculated: the number of successful interviews in the cluster divided by the number of all observations in the cluster.

Eventually, the inverse of the average response status (normalized to sample size) then constitutes the unit nonresponse weight for each observation. The unit nonresponse weights are truncated if they exceed a value of 4. Tables 21 shows which variables are fed into the LASSO logit for each country.

Table 21: Overview of variables used to find the best predictors for response status

Characteristics	BG	HR	CZ	HU	PL	RO	AL*	BA	MK	RS
Characteristics of the dwelling										
Kind of dwelling	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
General condition of the dwelling	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Condition of the dwelling compared to neighboring dwellings	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Timing of the last contact attempt										
Time of day of the last contact attempt	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Last contact attempt was at weekend (y/n)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Characteristics of the interviewer										
Interviewer's gender	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Interviewer's age	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Interviewer's education	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Interviewer's employment	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Interviewer's Euro Survey experience	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Characteristics of the region										
Size of the community (small, medium or large city)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bank in town (y/n)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
ATM in town (y/n)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Nightlight intensity in the survey year (5km radius around sampling point)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
GDP per cap. at NUTS2**, previous year	✓	✓	✓	✓	✓	✓	✓	✓		✓
Average net wage at NUTS2, previous year								✓		
Unemployment rate at NUTS2, previous year	✓	✓	✓	✓	✓	✓	✓	✓		✓
Share employed in the industry sector at NUTS2, previous year	✓	✓	✓	✓	✓	✓	✓			✓
Share employed in the agricultural sector at NUTS2, previous year	✓	✓	✓	✓	✓	✓	✓			✓
Share of people with tertiary education at NUTS2, previous year	✓	✓	✓	✓	✓	✓	✓			✓
Median age of the people at NUTS2, previous year	✓	✓	✓	✓	✓	✓	✓			✓
Theft per 100,000 people at NUTS2, previous year	✓	✓	✓	✓	✓	✓	✓			✓
GDP per cap. at NUTS3, previous year**	✓	✓	✓	✓	✓	✓	✓		✓	✓
Median age of the people at NUTS3, previous year	✓	✓	✓	✓	✓	✓	✓		✓	✓
Theft per 100,000 people at NUTS3, previous year	✓	✓	✓	✓	✓	✓	✓		✓	✓

Note: * Due to census fieldwork, no survey wave was conducted in Albania in fall 2023. ** In AL, PL and RS, GDP data from the previous year were not always available and data from two/three years before the survey were taken.

Source: OeNB Euro Survey.

4.2.3 Population size weights

When pooling OeNB Euro Survey data over several countries, it can be useful to correct for very similar sample sizes, but very different population sizes of the countries included. If population size weights are not used, larger countries are underrepresented compared to smaller countries. Therefore, population size weights are constructed by dividing the population size (adult population or population aged over 14 (15) in a country) by the sample size in each country.

4.2.4 Design weights

Design weights are supposed to account for different probabilities to be sampled that arise due to sampling design. Thus, they are meant to correct for sample selection bias. In most countries and survey waves, multi-stage stratified sampling was used. Still, for earlier waves, the information on stratification is limited and will affect the construction of consistent design weights (see section 1.2).

Nevertheless, design weights that take at least the final sampling stage into account can be constructed. The final sampling stage is the household itself. Since only one person in a household is interviewed, the

selection probability depends on how many persons of the target population are living in the household (see subsection 1.2.5). It is suggested to compute the design weights as the inverse of the (pre-multiplied) selection probabilities and to standardize them to the sample size for each country-wave.

When constructing the design weights, the number of (eligible) target persons in the household must be calculated. This is easiest for the waves conducted from 2020 onward, but also possible for previous waves if researchers are willing to tolerate small inaccuracies. For all waves since 2020, the number of target persons is obtained by subtracting from the household size (n_4) the number of children in a household (2020: n_{7a} , from 2021 onward: n_{7d}^*).

For the waves from 2017 to 2019, the number of children (n_{7a}) also includes persons who are already 18 years old. Thus, the 18-year-olds are part of the target population for these waves, which might introduce a slight bias if the number of children is subtracted. Between the fall waves of 2012 and 2016, the target population in most countries also included persons younger than 18 years old and subtracting the number of children again eliminates some persons of the target population. Alternatively, the number of children younger than 15 years old can be subtracted, which, however, might result in some household members counting toward the number of target persons, even though they are actually not part of the target population. The specific age limits of the target population for each country and wave can be obtained from table 2.

Before 2012, households with five or more members were coded into one category, which further distorts potential design weights for those living in large households. Moreover, in Poland, an upper age limit was set, and data on the age of adult household members are not available. Given that Bulgaria used quota sampling before the fall wave of 2012, design weights cannot be constructed at all for these waves.

4.2.5 Combining weights

Depending on statistical software and preferred handling of survey data, design, unit nonresponse, post-stratification and population size weights are multiplied with each other to obtain a single weight. Alternatively, they are pasted individually in a survey data environment (e.g., `svyset` in Stata). Including population size weights at any stage is not necessary but also not harmful if countries are analyzed separately.

4.3 Item nonresponse

Most survey questions allow for two forms of item nonresponse: not being able to give an answer (“don’t know”) and not willing to give an answer (“no answer”). Table 22 shows the share of both types of nonresponse as a percentage of the total number of answered questions over time. It shows that the share of item nonresponse varies across survey waves but has declined since 2007. The table also reveals a variation in the share of item nonresponse across countries. These differences may be driven by cultural differences between countries and also by interviewers (see Olbrich, Beckmann and Sakshaug, 2024).

Table 23 shows the share of item nonresponse for selected survey questions on euroization. The share of item nonresponse is much higher for the question on amounts than for the question on the frequency. The share of item nonresponse for the expected stability of the local currency and the euro is in some waves on a similar level as the share of item nonresponse on amounts. However, for these questions, answering “don’t

know” can actually be a meaningful answer. In fact, the share of “no answer” responses for these questions is below 1%. In addition to “don’t know” and “no answer” responses, there are true missings: True missings occur if questions are not asked at all due to skip-logic, e.g. respondents without a loan are not asked in which currency their loan is denominated, or because of *ex post* data edits (see the following subsection).

Table 22: Item nonresponse: total

Survey wave	Total	BG	HR	CZ	HU	PL %	RO	SK	AL	BA	MK	RS
fall 2007	12.7	10.1	7.8	16.6	6.9	16.7	15.6	15.8	16.2	12.3	8.8	12.8
spring 2008	7.3	7.8	6.0	6.3	4.9	6.0	12.6	4.5	7.3	7.5	5.9	11.4
fall 2008	10.7	13.8	5.0	8.4	5.9	18.1	17.9	4.6	9.6	7.3	9.5	17.1
spring 2009	9.7	11.7	9.5	7.8	4.5	13.5	16.9		6.4	11.1	3.1	12.3
fall 2009	8.2	7.7	5.0	6.9	5.3	12.5	11.5		7.5	4.5	8.4	11.8
spring 2010	10.1	12.4	7.7	6.5	6.6	15.9	18.3		8.8	3.8	7.7	12.4
fall 2010	8.4	10.4	5.6	8.8	5.7	9.0	13.5		7.3	7.1	3.6	12.4
spring 2011	8.6	10.5	8.1	6.1	7.1	10.0	16.0		6.3	4.2	4.2	12.8
fall 2011	9.8	10.8	7.1	8.0	6.2	13.4	18.0		6.6	6.8	4.3	16.3
spring 2012	3.5	3.0	4.1	2.7	2.3	3.8	7.2		1.9	2.2	2.6	5.1
fall 2012	5.6	5.9	5.2	5.1	4.3	8.6	8.5		4.6	3.8	2.9	6.6
spring 2013	2.5	2.8	3.5	1.7	1.8	3.3	4.7		1.3	1.0	0.7	3.8
fall 2013	5.4	7.6	3.0	4.7	4.2	6.6	8.7		4.0	4.7	3.1	7.2
spring 2014	2.1	2.7	1.7	1.5	1.7	2.8	3.8		0.9	1.5	1.1	3.1
fall 2014	6.3	6.7	3.9	3.5	5.6	7.3	9.6		3.6	8.6	4.3	9.8
fall 2015	5.3	6.7	5.9	2.6	4.1	5.4	6.1		3.8	5.6	5.2	7.5
fall 2016	4.5	5.8	3.5	2.3	5.2	6.2	5.1		5.7	4.1	3.5	4.1
fall 2017	6.7	7.8	3.3	4.5	5.9	7.8	6.0		3.2	11.1	7.5	8.2
fall 2018	5.4	7.4	2.7	4.1	4.1	8.5	5.8		4.8	5.7	5.5	5.5
fall 2019	3.7	6.3	2.1	2.8	2.4	6.3	3.8		4.5	3.7	4.0	1.9
fall 2020	3.8	5.3	3.2	3.2	2.6	5.5	3.0		*	4.1	3.6	3.5
fall 2021	3.9	6.3	3.0	2.8	3.0	6.6	3.8		*	4.0	2.8	2.4
fall 2022	4.9	7.7	3.0	4.3	3.2	7.6	4.9		3.8	6.0	4.3	3.7
fall 2023	5.5	9.1	2.8	4.3	3.4	7.6	5.4		**	4.9	7.8	4.4
fall 2024	5.3	9.7		3.7	3.0	6.1	5.1		5.8	5.3	5.1	3.6

Note: The survey was discontinued in Slovakia in 2009 and in Croatia in 2024. * For details on Albania, see section 4.4.3. ** Due to census fieldwork, no survey wave was conducted in Albania in fall 2023.

Source: OeNB Euro Survey.

Currently, no missing values are imputed. The only data with imputations are harmonized variables on household or personal income amounts. For these variables, either the lower bound, the mid-point or the upper bound of a certain value range is imputed if no absolute amount was given but income was still given in brackets. Which amount of the value range is used is indicated by the suffix of the respective variable.

For some studies (Ellmeier, Koch and Scheiber, 2023; Enzinger, Koch and Riedl, 2022), the OeNB Euro Survey team used multiple imputation with chained equations. Among other data, missing income amounts were imputed. Comparing the complex imputation method to the simple form of using the mid-point for income brackets showed that the income distribution is very similar under both methods.

Table 23: Item nonresponse (in percent): selected questions

Survey wave	Frequency euro cash (q5_1)	Amount euro cash (q9)	Frequency foreign currency deposits (q13)	Stability of the local currency (q1_04)	Stability of the euro (q1_10)
fall 2007	2.7	16.2	1.4	14.7	14.6
spring 2008	2.3	15.4	1.2	14.0	12.7
fall 2008	3.0	14.3	1.6	14.2	13.6
spring 2009	4.2	17.2	1.9	14.0	14.7
fall 2009	2.3	17.7	2.7	15.1	13.8
spring 2010	2.6	18.7	2.0	13.3	15.3
fall 2010	2.9	16.1	1.3	13.4	14.4
spring 2011	1.6	19.1	1.9	13.3	14.8
fall 2011	2.8	22.5	1.8	13.5	14.4
spring 2012	1.9	13.7	2.3	13.1	14.0
fall 2012	1.5	23.5	1.8	12.0	14.1
spring 2013	2.4	15.2	*	13.1	13.9
fall 2013	1.6	19.1	1.7	12.4	12.9
spring 2014	1.8	13.6	*	9.9	10.9
fall 2014	3.1	21.1	3.1	14.4	14.6
fall 2015	2.9	18.5	2.5	9.9	13.8
fall 2016	2.3	16.2	2.6	9.4	12.0
fall 2017	1.6	16.2	1.6	10.9	14.4
fall 2018	1.8	13.6	2.0	8.8	12.1
fall 2019	1.6	12.1	3.4	8.6	10.5
fall 2020	1.9	12.7	1.2	10.1	13.0
fall 2021	1.9	11.5	1.7	10.4	11.1
fall 2022	2.2	15.1	1.7	10.7	11.4
fall 2023	1.9	17.5	2.1	11.0	10.9
fall 2024	2.2	12.4	1.5	11.2	11.9

Note: Unweighted average across countries. For question wording, see the questionnaires at <https://www.oenb.at/en/Monetary-Policy/Surveys/OeNB-Euro-Survey/questionnaire.html>. * Questions not asked in these waves.
Source: OeNB Euro Survey.

4.4 Data consistency checks and editing

Several consistency analyses, logical checks and coding checks are carried out to correct any errors that may have occurred during fieldwork or during the compilation of electronically recorded interviews, of individual country datasets or of the aggregate dataset of all countries covered by the survey. The OeNB receives one dataset that contains the data for all countries included in the survey. Before receipt of the dataset, the institutes of the different countries and Gallup Vienna carry out checks on coding and labeling but are strictly advised not to change any actual data records. Instead, they are tasked with compiling a report of potential errors that should be edited. In addition, OeNB staff will carry out the following checks:

Sociodemographic data are cross-checked against previous waves and/or external data sources. Year-to-year comparisons can reveal changes in the sample due to randomization but can also point to problems in terms of coverage. The analysis of sociodemographic data also includes checks of logical inconsistencies, e.g., age and marital status, age and retirement, or household size and number of children. In addition, checks for outliers are conducted for those variables for which respondents are asked to report values, e.g., for income in particular. Finally, as described in section 4.2, post-stratification weights are calculated using, at a minimum, the characteristics gender, age and region. Data checks also include weight checks, specifically summary statistics, outlier detection and box plots of the weight variables. Data are also checked for

correlations between weights and survey variables, and an analysis of variation of means across the deciles of the post-stratification weights is carried out.

Data checks of the main part of the interview consist of “hard” and “soft” checks. Hard checks cover filter variables and other responses where certain answers can be ruled out. Filter checks are carried out for the questionnaire’s complete set of filters in each wave. For example, a respondent who does not have a loan cannot state the currency of a loan. Some hard checks are programmed into the CAPI version of the questionnaire (see section 3). However, hard checks are used sparingly as they may affect comparability across countries considering the mix of CAPI- and PAPI-recorded observations. Further hard checks cover, e.g., cross-checks for age. Either respondents’ age or the year of loan origination can be ruled out as incorrect if an individual states that they took out a mortgage in a year when, according to the information provided on their current age, they were a minor.

Interview data collected in several waves is checked using year-to-year comparisons of variables. Severe changes over time are investigated in more depth bearing in mind that changes may be driven by exogenous events and not necessarily indicative of data errors. Interview variables recording amounts, percentages, or other numbers are investigated for outliers, e.g., to detect data entry errors in terms of superfluous 0 or wrong decimal places. Interviews are further checked for logical inconsistencies. These may, e.g., occur when a respondent reports having a bank loan but no bank account. Logical inconsistencies may also arise when respondents report, e.g., strong trust in the stability of the national currency but at the same time expect a severe depreciation.

Finally, data checks rely on paradata recording the start date, time and duration of interviews as well as interviewer characteristics. Both interview and sociodemographic data are examined for clustered irregularities at short interview duration, or for certain interviewers or primary sampling units. Once all potential errors have been identified, the survey institutes review all cases of irregularities, suggesting solutions, where possible. If the proposed solutions call for data edits after the first delivery of the data to the OeNB, they have to be approved by OeNB staff.

Revised data are checked by OeNB staff for additional unauthorized edits by comparing the full versions of data files.

Table 24: Variables with flagged (recommended) data edits

Variable	Survey wave	Reason for flagging
q79a-f	2017	callback: kitchen/windows/last major renovation was done before person who has lived longest in the residence moved in or before house was built
n24	2019	callback: contradiction between q20=2,3,4,5,6 and n=24 if person has loan
q19ac	2019	callback: responses in Poland inconsistent with previous waves, share of “about 50%” or “below 50%” of savings increased by 30 percentage points
n26	2019	callback: answer inconsistent with income
q23g	2020	callback: either all items not mentioned, or all items not mentioned except q23g_5 and q23g_4
q19ac	2019	callback: translation error in MK
q19n	2020	no callback: recoding based on flagging recommended

Note: For further flag variables, see also tables 3 and 4 in section “Questionnaire”, see <https://www.oenb.at/en/Monetary-Policy/Surveys/OeNB-Euro-Survey/questionnaire.html>.

Source: OeNB Euro Survey.

There are three types of more substantial data edits that may be implemented after the fieldwork has been completed, if necessary:

1. data edits due to translation errors
2. data edits due to filter errors or incorrect answer categories
3. data edits due to inconsistent answers

For both translation and filter errors as well as incorrect answer categories, data are edited based on follow-up queries (callbacks). Some translation errors and filter errors are only discovered in a later wave. In these cases, callbacks are not an option; instead, the data that have been collected using the wrong wording are deleted from the dataset, i.e., data are set to missing. Tables 3 and 4 in section “Questionnaire” (<https://www.oenb.at/en/Monetary-Policy/Surveys/OeNB-Euro-Survey/questionnaire.html>) provide an overview of these cases. The data edits can be tracked using the flag variables listed in the tables. In addition, a limited number of follow-up queries are conducted by phone to clarify inconsistent answers. These callbacks usually occur no later than three to four months after completion of fieldwork. Table 24 provides an overview of all follow-up queries. Follow-up queries are used sparingly because the time lag between fieldwork and follow-up queries may affect outcomes.

4.4.1 Assessment of interviewer error

Since 2023, the OeNB has been implementing quality checks using the indicators described in Olbrich, Beckmann and Sakshaug (2025) as standard for all countries. These indicators include 1. response rates and workload 2. timestamps per question and overall indicators of speeding by interviewers 3. near duplicates 4. interviewer effects per variable and for the entire interview 5. straightlining 6. item non-response. Based on these measures, interviews by interviewers who show concerning results in more than one quality indicator are excluded after consultation with the survey institute. So far, less than 1% of observations were excluded ex-post which is equivalent to:

2023 survey wave – 5 interviewers (3 BA, 1 MK, 1 HU)

2024 survey wave – 4 interviewers (1 AL, 2 MK, 1 HU)

In the final dataset made available to external users, the interviews conducted by these interviewers are not included. The weights are calibrated in such a way that interviews by these interviewers are treated as if they were not conducted.

4.4.2 Croatia fall wave of 2013

Severe data issues were detected following consistency checks by OeNB staff after the Croatia fall wave of 2013. After these data issues had been pointed out, the local survey institute revealed that its interviewer team had transitioned from full-time employees to part-time contractual workers who were mainly very young and inexperienced interviewers. The data collected by this inexperienced team of interviewers, which probably had not received any training, diverged to such an extent in almost all year-to-year comparison analyses that the survey wave had to be repeated. Simultaneously, collaboration with the survey institute “Target” was discontinued and new collaboration arrangements were set up with “Hendal”. In spring 2014, Hendal repeated the survey originally conducted in fall 2013. In addition, the fall 2013 ques-

tionnaire which had been fielded in 2013 included questions that some other countries fielded in spring 2014 only. Following survey repetition, the dataset from the OeNB Euro Survey for the fall 2013 wave now includes the data collected by Hendl in spring 2014. Variables that were collected in both fall 2013 and spring 2014 in other countries are therefore missing one observation in Croatia. For all other variables, researchers need to be aware that the timing of the fieldwork conducted in Croatia for fall 2013 actually occurred in spring 2014 (see also table 13).

4.4.3 Albania 2016 to 2022

From 2016 to 2019 and in 2022, the data collected for Albania only cover Central and South Albania. The data for North Albania (NUTS 2 region AL01 and NUTS 3 region AL021) were taken out from the data disseminated to users. For 2020 and 2021, no data were disseminated to users. Descriptive results, too,⁵ only cover Central and South Albania for the period from 2016 to 2019 and for 2022. For the waves conducted from 2016 to 2019 and in 2022, the data disseminated to users contain post-stratification weights that are calibrated to fit the marginal distribution of gender, age and regions in Central and South Albania. Below, we explain the reason for excluding certain data.

The analysis of interviewer effects conducted by Olbrich, Beckmann and Sakshaug (2024) points to severe data quality issues in Albania. Olbrich, Beckmann and Sakshaug (2024) estimate multilevel models to investigate interviewer variance. They use, inter alia, the following data quality indicators:

1. near duplicate analysis (Kuriakose and Robbins, 2016)
2. daily interviews per interviewer (Bushery et al., 1999)
3. satisficing, in particular regarding
 - (a) item nonresponse (Schäfer et al., 2005)
 - (b) straightlining (Loosveldt and Beullens, 2017)

Finally, Olbrich, Beckmann and Sakshaug (2024) apply a multivariate tree-based outlier detection method to identify country-years with exceptional patterns that may indicate poor data quality.

Considering their results, the OeNB decided to take out the survey data for Albania for the waves conducted in 2020 and 2021 from the data altogether. During these years, the COVID-19 pandemic had severely impacted fieldwork; moreover, the analyses by Olbrich, Beckmann and Sakshaug (2024) indicate a high likelihood statistically that large parts of the data collected in Albania in 2020 and 2021 were manipulated.

Data for North Albania were taken out for the waves conducted from 2016 to 2019 and in 2022. For these waves, data analysis pointed to insufficient data quality in specific regions. In total, there were five supervisors who were responsible for these regions for all waves occurring from 2016 to 2022. Although some of the data collected in North Albania in these waves are likely genuine, results also indicate a high likelihood statistically that some data are manipulated.

The following figures and tables compare the results for data quality indicators using the original dataset for Albania (including North Albania) and the dataset excluding North Albania. As the paper by Olbrich, Beckmann and Sakshaug (2024) shows, the main data quality issue likely originated not at the level of interviewers themselves, although they also note that they cannot conclusively identify the source of sus-

⁵See <https://www.oenb.at/en/Monetary-Policy/Surveys/OeNB-Euro-Survey/Main-Results.html>.

picious data, i.e., “whether the interviewer, supervisor, or the fieldwork institute is primarily responsible.” Therefore, we focus on the data quality indicators 1–3 listed above.

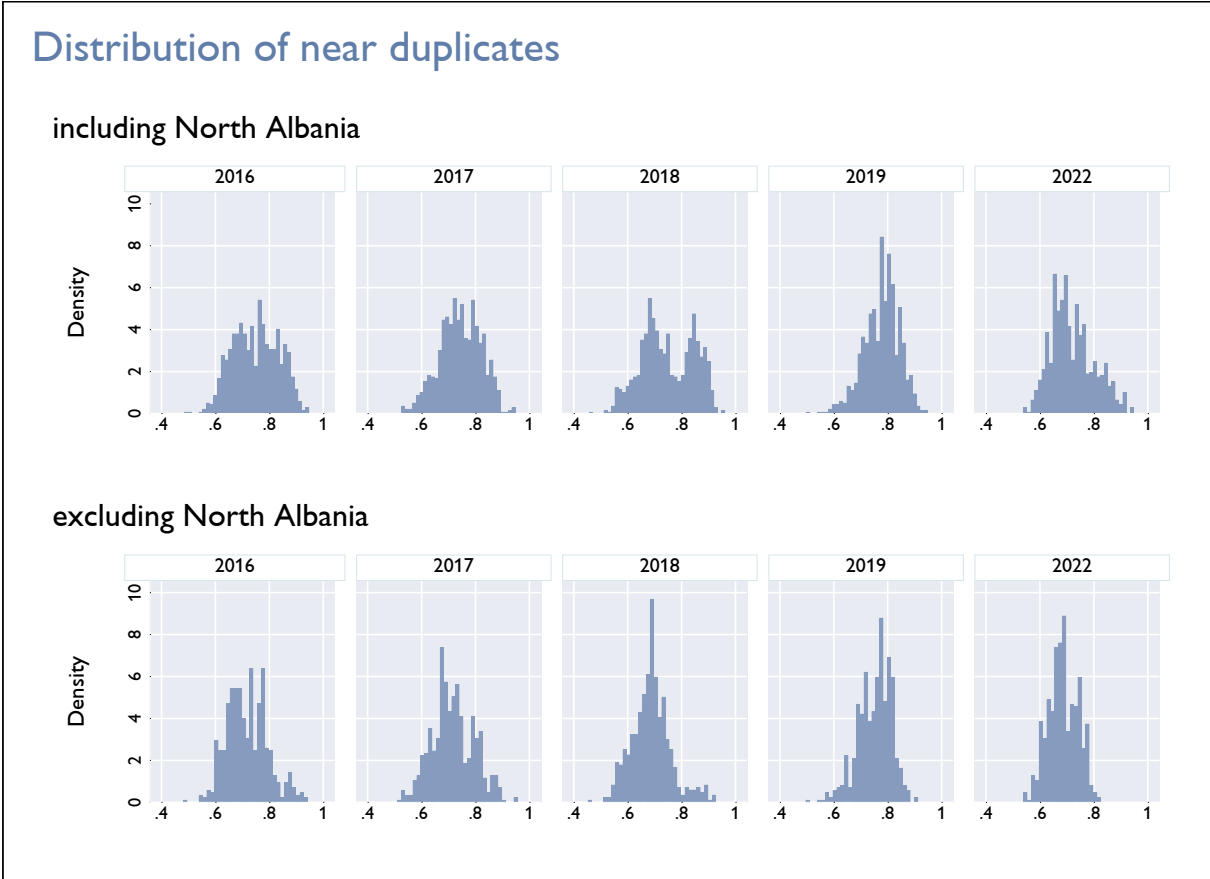
4.4.3.1 Near duplicates

Kuriakose and Robbins (2016) argue that interviews with a similarity of more than 85% to another interview should be very rare. Figure 2 shows the distribution of near duplicates when data for North Albania are included and excluded.

When using the full sample for Albania, the share of observations with a similarity of 85% or higher is 14.9% in 2016, 8.9% in 2017, 19.5% in 2018, 11.5% in 2019 and 8.5% in 2022. When removing the data for North Albania, the share of observations with a similarity of 85% or higher is 5.9% in 2016, 5.9% in 2017, 3.8% in 2018, 2.7% in 2019 and 0% in 2022.

In addition to analyzing near duplicates based on responses, paradata on the start date, time and duration

Figure 2: Near duplicates comparison including and excluding North Albania



of interviews can be checked for duplicates. Paradata should be recorded automatically and are very unlikely to yield a high share of duplicates. Table 25 shows the number of observations for which interview start time and duration overlap with at least one other interview. It also shows the number of observations for which start times overlap when looking at the data by supervisor and by interviewer. Again, the comparison of the datasets including and excluding North Albania shows that duplicates drop significantly when the data for North Albania is removed.

Table 25: Duplicate times in Albania including and excluding North Albania

		Start time	Start time & duration	Start time & supervisor	Start time & interviewer
		Number of interviews			
2016	incl. North Albania	349	36	139	2
	excl. North Albania	77	4	77	2
2017	incl. North Albania	288	18	78	6
	excl. North Albania	63	4	60	0
2018	incl. North Albania	236	18	40	0
	excl. North Albania	32	2	32	0
2019	incl. North Albania	313	86	163	0
	excl. North Albania	48	4	51	0
2022	incl. North Albania	289	155	158	0
	excl. North Albania	30	10	30	0

Note: This table shows the number of observations where at least one other observation is a duplicate in terms of start time, start time and duration, start time and supervisor or start time and interviewer.

Source: OeNB Euro Survey.

4.4.3.2 Interviewer workload

Bushery et al. (1999) use the interviewers' daily number of successful interviews as an indicator for flagging suspicious data. The maximum number of interviews is limited by interview duration, the share of refusals and the geographical distance between potential respondents. Table 26 compares the workload of interviewers as measured by the daily number of successful interviews for the datasets including and excluding North Albania. It shows that in 2017 and 2018, the maximum number of interviews drops when excluding North Albania. As data manipulation likely took place at the level of supervisors rather than at the level of interviewers, the minor changes identified for the remaining waves do not suffice to indicate adequate data quality.

Table 26: Daily number of interviews by interviewer including and excluding North Albania

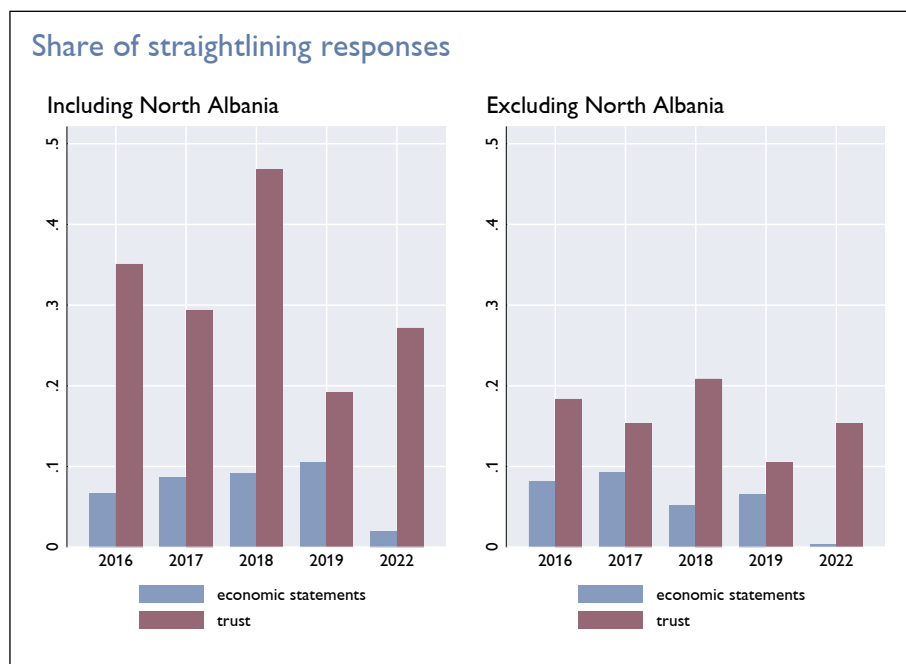
		Mean	Maximum
2016	incl. North Albania	9.2	17
	excl. North Albania	9.2	17
2017	incl. North Albania	9.1	24
	excl. North Albania	7.9	14
2018	incl. North Albania	7.9	14
	excl. North Albania	6.1	12
2019	incl. North Albania	8.5	14
	excl. North Albania	7.6	14
2022	incl. North Albania	5.7	15
	excl. North Albania	4.9	15

Source: OeNB Euro Survey.

4.4.3.3 Satisficing

Figure 3 presents results for the satisficing indicator straightlining. This indicator focuses on questions with item batteries where responses are measured on a scale, e.g., from 1 to 6 or 1 to 5. The indicator measures to what extent responses vary across adjacent items. Straightlining can be used to assess both respondent satisficing and interviewer effects (Loosveldt and Beullens, 2017; Olbrich et al., 2023). A low variance of responses across same-scaled items indicates lower data quality. We use an item battery on trust in institutions as well as an item battery where respondents are asked to agree or disagree with several statements on the economic situation of their country. Figure 3 shows the percentage of responses where respondents selected exactly the same answer for all of the seven statements on their country’s economic situation and for their level of trust in six different institutions, respectively. Moreover, the figure clearly demonstrates that the share of straightlining responses – especially regarding the item battery on trust in institutions – drops significantly when data on North Albania is excluded.

Figure 3: Straightlining including and excluding North Albania



4.4.4 Albania 2023

In fall 2023, no data collection could take place in Albania, as planned OeNB Euro Survey fieldwork would have overlapped with announced census fieldwork. According to “Das Österreichische Gallup-Institut” and the Albanian survey institute, local legislation prohibited survey fieldwork to take place in parallel with census data collection processes.

4.4.5 Quality assurance measures in Albania since 2024

Starting in wave 2024, several measures were implemented in Albania to ensure improved quality assurance. The interviewer team was replaced, as well as the project management and supervisors. Nearly 40%

of the interviews were checked through audio recordings. Since 2023, timestamps per question have been collected in all countries (see section 3.3.1). This also applies to Albania starting in 2024. In addition, since 2023, detailed information on contact attempts and unsuccessful interviews has been collected in all countries (see section 4.2.2). Again, this was also applied in Albania since 2024. Finally, additional data quality checks were carried out, specifically targeting interviewer errors and/or insufficient quality assurance during the field phase (see section 4.4.1). Overall, these measures have led to a satisfactory standard of data quality in Albania, including Northern Albania, making the data suitable for release to external users and for use in OeNB analyses.

4.4.6 Impact of fall 2024 floods

In September and October 2024, severe floods in Bosnia and Herzegovina, Czechia, Hungary, Poland and Romania affected the feasibility of conducting fieldwork in several counties. These extreme weather events caused significant damage to infrastructure and communication networks, destroyed homes, and, in the most tragic cases, resulted in loss of life.

Regarding the survey field work, there was a possibility of decreased response rates and incomplete or skewed data collection, which could affect the extent to which the sample is representative of the affected countries' populations. In Bosnia and Herzegovina, Czechia, Poland, and Romania, the regions most severely affected by the floods were excluded from the sampling and replaced with comparable, unaffected regions.

The following sampling points had to be excluded:

BA: Kreševo, Kiseljak, Konjic, Gornje Paprasko (Jablanica), Sultići (Konjic), Ustirama (Prozor-Rama)

CZ: No replacements at NUTS3 level, No replacement sampling points were necessary at the NUTS 3 level; individual villages located near the river were replaced by other villages in the same NUTS 3 region that were similar in size but slightly further from the river.

PL: Kłodzko, Bardo, Ladek Zdrój, Stronie Śląskie, Odrzychowice Kłodzkie, Kamienna Góra, Ząbkowice, Kamieniec Ząbkowicki, Lwówek Śląski, Wleń (all Dolnośląskie), Nysa, Krzanowice, Chałupki, Głuchołazy, Brzeg, Lewin Brzeski (all Opolskie)

RO: Costache Negri (Galati County)

In addition, in all countries affected by floods, respondents were asked to what extent they were affected by the floods (Table 27).

Table 27: Survey question on flood effects in 2024

Concept	Survey question
Personally affected	<p>How much, if at all, has your household been affected by the severe weather (rain and/or flooding) in September / October 2024?</p> <p>(1) A great deal (2) A fair amount (3) Just a little (4) Not at all (5) Don't know (6) No answer</p>
Relatives affected	<p>And what about your close relatives? Has somebody been severely affected by these events?</p> <p>(1) Yes (2) No (3) Don't know (4) No answer</p>

Responses show that of the total 4,953 respondents in the five countries, 51 respondents were personally affected a “great a deal” 248 respondents were affected “a fair amount”, 608 were a little affected. 510 respondents had close relatives who were affected. In Hungary, the number of affected respondents is highest, which is likely due to the fact that no replacements in sampling were made. We found no significant correlation between the sample composition (age, gender, education, employment status) and flood exposure.

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