

FINAL OeNB Euro Survey Master Questionnaire Fall 2020

This document contains all questions asked to respondents in the survey wave of fall 2020 of the OeNB Euro Survey in English.

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

Since the questionnaire of the OeNB Euro Survey has been adjusted each year to each wave, the relative succession of the questions asked may differ for each year.

- Questions or parts of questions highlighted in **yellow** indicate that they were deleted, rephrased or have been newly added compared to the master questionnaire of the prior year. If you use questions from multiple waves, please note that a question might have been subject to changes in several survey waves.
- Questions highlighted in **green** have been copied from prior questionnaires.
- Questions, that are highlighted in **grey** are not available for outside users.

We provide the data of all survey waves to external researchers (except some questions marked in grey – see above). The penultimate wave is made available once the data quality check of the most recent wave is finalized (usually from May onward, i.e. wave 2021 is available from May 2023 onward). Information on how to access the data can be found on our website ([Data sharing - Oesterreichische Nationalbank \(OeNB\)](#)). On the website you can also find additional information, e.g., a grid of questions per wave and a description of ex post harmonized socio-demographic variables included in the dataset.

OeNB Euro Survey Questionnaire Fall 2020

[FOR INTERVIEWER: Read out the following introduction]:

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

[FOR INTERVIEWER: Please make sure, that there is an entry for each question. If respondents hesitate to answer, tell respondents that it is ok, if they do not want to answer, but it would be important to know, whether they do not want to answer or whether they really do not know.]

1) I am going to read you some general statements and would like to know whether you agree or disagree. Please indicate your judgment on a scale from 1 (strongly agree) to 6 (strongly disagree).

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

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

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

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

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

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

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

7. I remember periods during which access to savings deposits was restricted in [MY COUNTRY].

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

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

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

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

2a) [ASK ALL] 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	[Q2a1]
increased a little	2	[Q2a1]
stayed on average the same (that is 0% change)	3	[Q3c]
decreased a little	4	[Q2a2]
decreased a lot	5	[Q2a2]
don't know	88888	[Q3c]
no answer	99999	[Q3c]

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

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 %]	[Q3c]
Don't know	88888	[Q3c]
No answer	99999	[Q3c]

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

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 %]	[Q3c]
Don't know	88888	[Q3c]
No answer	99999	[Q3c]

3c) [ASK ALL] The next question is about future changes in prices in general in [YOUR COUNTRY]. Looking ahead to 12 months from now, what do you think will happen to prices on average? We are interested in even very small changes.

Prices will...

increase a lot	1	[Q3c1]
increase a little	2	[Q3c1]
be on average the same (that is 0% change)	3	[Q4]
decrease a little	4	[Q3c2]
decrease a lot	5	[Q3c2]
don't know	88888	[Q4]
no answer	99999	[Q4]

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

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	

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

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

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

The local currency will lose value 1
 The exchange rate will stay the same 2
 The local currency will gain value 3
 Don't know 88888
 No answer 99999

5) Sometimes people hold foreign cash e.g. for shopping, as a reserve or because they have retained foreign cash after trips abroad. Do you at present hold any foreign **cash, that is banknotes and coins** and not deposits at a bank account. Refer only to those cash holdings you **hold personally or together with your partner**.

[FOR INTERVIEWER:

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

[FOR INTERVIEWER: Ask each currency]

Euro	yes 1	no 2	Don't know 88888	No answer 99999
US dollars	yes 1	no 2	Don't know 88888	No answer 99999
Swiss franc	yes 1	no 2	Don't know 88888	No answer 99999
Others	yes 1	no 2	Don't know 88888	No answer 99999
(ONLY FOR POLAND)				
British Pound	yes 1	no 2	Don't know 88888	No answer 99999

[If no foreign cash at present go to Q11]

6) [IF THE RESPONDENT HOLDS EITHER EURO CASH AND/OR US DOLLAR CASH, Q5_1=1 OR Q5_2=1]

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

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

6ac) [IF THE RESPONDENT HOLDS EITHER EURO CASH AND/OR US DOLLAR CASH, Q5_1=1 OR Q5_2=1]

If you think about the **overall amount of your cash holdings** (banknotes and coins both in foreign currency and local currency) that you hold personally or together with your partner, would you be able to say whether more than 90%, less than 90% but more than 50%, about 50% or less than 50% of your cash holdings are denominated in foreign currency?

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

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

9) [IF THE RESPONDENT HOLDS EURO CASH, Q5_1=1]

I am now showing you a card with different amounts. Could you choose the range that best fits the amount of euro **cash** that you hold? Please refer to **banknotes and coins only**, not deposits at a bank account. Again, refer only to those cash holdings **you hold personally or together with your partner**.

SHOWCARD:

A	Less than EUR 25	1
B	EUR 25 – 49	2
C	EUR 50 – 99	3
D	EUR 100 – 249	4
E	EUR 250 – 499	5
F	EUR 500 – 999	6
G	EUR 1000 – 1999	7
H	EUR 2000 – 3999	8
I	EUR 4000 or more	9
Don't know		88888
No answer		99999

11) [ASK ALL] Next, we would like to ask a few questions about savings, banks and consumption.

Savings deposits can be denominated in [LOCAL CURRENCY] or in foreign currency, for example in euro. Now, I would like to read out different statements. Please tell me whether you agree or disagree on a scale from 1 (strongly agree) to 6 (strongly disagree).

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

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

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

8. In financial matters, I prefer safe investments over risky investments.

10. DELETED

11. DELETED

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

11_9a) DELETED

	yes 1	no 2	Don't know 88888	No answer 99999
h) Pension funds (voluntary contributions)				
	yes 1	no 2	Don't know 88888	No answer 99999
i) Bonds				
	yes 1	no 2	Don't know 88888	No answer 99999
m) Savings plan with a building society	yes 1	no 2	Don't know 88888	No answer 99999
(Remark for institute: ONLY ASK item m) in the Czech Republic, Hungary & Croatia!)				
j) Other assets				
	yes 1	no 2	Don't know 88888	No answer 99999

SHOW CARD for Q12

Current account (giro account)

Savings deposit, e.g., savings book, bank deposit, term deposit, postal bank deposit

Wage card

Debit card

Credit card

Savings at a building society (Remark: only use this item in the Czech Republic, Hungary & Croatia)

Life insurance

Mutual funds

Stocks

Pension funds (voluntary contributions)

Bonds

Other assets

[FOR INTERVIEWER: USE SHOW CARD ABOVE. EXPLANATIONS FOR THE VARIOUS BANK ACCOUNTS, PAYMENT CARDS AND OTHER ASSETS:

- A **current account** is a common type of bank account. It is set up at a bank or post office in order to receive your wage, pension etc. and to transfer money to other accounts.

- A **savings deposit** is money deposited at a bank in order to earn interest. Savings deposits are investments and are not used for payment purposes. Savings deposits can be due on demand or with a certain term during which deposits cannot be withdrawn.

- A **wage card** is linked to a current account at a bank to which your employer transfers the salary or wages at regular intervals. You can use the wage card to withdraw cash from ATMs.

- A **debit card** is a payment card linked to a current account that allows you to make purchases without using cash. Whenever you pay with your debit card, the amount will be directly deducted from your account. You may also use your debit card to withdraw cash from ATMs.

- A **credit card** enables you to make purchases and to withdraw cash on credit up to a prearranged ceiling. The credit granted can be settled in full by the end of a specified period or can be settled in part (in the latter case you pay interest).

- A **savings plan with a building society** is a savings contract that usually features a fixed term and penalties if the money is withdrawn before the end of the term. At maturity, i.e. at the end of the savings phase, the saver may choose to take out a real estate loan on favorable terms or to have the saved amount paid out. Often, such savings plans are subsidized by the government. (*REMARK: this explanation is only applicable in the Czech Republic, Hungary & Croatia*)

- A **life insurance** is a contract with an insurance company. The life insurance company pays out an amount of money if circumstances occur that are set out in the policy.

- A **mutual fund** is a collective investment scheme, operated by an investment company, which enables you to invest in a diversified portfolio of shares, bonds and other securities. Shares are issued and redeemed on demand, based on the fund's net asset value at the end of each trading day.

- A **stock** is a fractional share in the ownership of the corporate company. The value of a stock is linked to the value of the company and can fluctuate.

- A **pension fund** is a savings instrument which pays retirement benefits in the future. It is managed by an independent trustee into which a company and voluntarily the employee make periodic contributions.

- A **bond** is a fractional share in a loan to a company or government (debt security). It usually earns a fixed interest over a fixed period of time.

- **Other assets:** gold, jewellery, gem stone, artworks, etc.

12k) DELETED

19ac) DELETED

13) [ONLY IF Q12b=1, OTHERWISE GO TO Q19n] You said that you hold savings deposits, either personally or together with your partner. Are any of these savings deposits denominated in foreign currency?

“]

Yes	1	[Q15]
No	2	[Q19n]
Don't know	88888	[Q19n]
No answer	99999	[Q19n]

15) [ONLY IF Q13=1] You mentioned that you have foreign currency savings deposits. In which currency are these savings deposits denominated?

[FOR INTERVIEWER: Please make sure, that there is an entry for each currency. If respondents hesitate to answer, tell respondents that it is ok, if they do not what to answer, but it would be important to know, whether they do not want to answer or whether they really do not know.]

[FOR INTERVIEWER: Ask each currency]

Euro	yes 1	no 2	Don't know 88888	No answer 99999
US dollar	yes 1	no 2	Don't know 88888	No answer 99999
Swiss franc	yes 1	no 2	Don't know 88888	No answer 99999
Other	yes 1	no 2	Don't know 88888	No answer 99999
British Pound	yes 1	no 2	Don't know 88888	No answer 99999

(ASK British Pound ONLY IN POLAND)

19dd) MOVED TO ANOTHER POSITION: BEFORE Q12) on page 7

19d) DELETED

19n) [ASK ALL] 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

22) [ASK ALL] ~~Next, I would like to ask you a few questions about loans.~~ 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]

No	1	[GO TO Q20]
Yes		
...in [LOCAL CURRENCY]	2	[GO TO Q22aa]
...in euro	3	[GO TO Q22aa]
...in Swiss franc	4	[GO TO Q22aa]
...in other foreign currency	5	[GO TO Q22aa]
Don't know	88888	[GO TO Q20]
No answer	99999	[GO TO Q20]

22aa) [ONLY IF RESPONDENT PLANS A LOAN; Q22 = 2, 3, 4 or 5; OTHERWISE GO TO Q20] 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.), for a car, for education or for other purposes?

[MULTIPLE ANSWERS POSSIBLE]

[INTERVIEWER: please, read out all items!]

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 10
a business or professional activity	6 11
It is for other purposes	5 12

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

Don't know 88888
No answer 99999

19f) DELETED

19h) DELETED

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

[FOR INTERVIEWER:]

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

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

No 1 [Q20]

Yes ...

my loans are solely denominated in foreign currency 2 [Q20b]

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

my loans are predominantly denominated in foreign currencies 3 [Q20b]

[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 [Q20b]

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

my loans are predominantly denominated in local currency 5 [Q20b]

my loans are solely denominated in local currency 6 [Q20b]

Don't know 88888 [Q74]

No answer 99999 [Q74]

Q20p) DELETED

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 or for other purposes.
 [MULTIPLE ANSWERS POSSIBLE]
 [INTERVIEWER: please, read out all items!]

- 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

Q20e) DELETED
 Q20d1) DELETED
 Q20d3) DELETED
 Q20d6) DELETED
 Q20k) DELETED
 Q20f) DELETED
 Q20g) DELETED
 Q20i) DELETED

20b3) [ONLY IF Q20 = 2, 3, 4, 5 or 6] Think of all the loans you have, either personally or together with your partner: Have you been in arrears on loan repayments once or more during the last 12 months on account of financial difficulties?

[INTERVIEWER: "once" refers to the repayment of one installment]

- Yes, once 1 [Q20b4]
- Yes, twice or more 2 [Q20b4]
- No 3 [Q20m]
- Don't know 88888 [Q20m]
- No answer 99999 [Q20m]

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

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

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

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 [Q20n]
- No 2 [Q74]
- One-adult household 77777 [Q74]
- Don't know 88888 [Q74]
- No answer 99999 [Q74]

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	[Q20n]
No	2	[Q20n]
One-adult household	77777	[Q20n]
Don't know	88888	[Q74]
No answer	99999	[Q74]

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] Think of all members in your household that have loans. 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 Q20=2, 3, 4, 5 or 6, then answer has to be greater than zero]
- 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
 My household does not have a loan ~~77777~~
 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 [Q25nx]
 Don't know -88888 [Q20j]
 No answer -99999 [Q20j]

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 Q20l = 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 Q20l = 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 Q20l = 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

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

[Use show card below]

- a. a bank using the overdraft facility of my bank account
- b. a bank using a bank loan
- c. credit card debt
- d. a store or company using installment credit, buying on credit
- e. a leasing contract
- f. a utility provider by delaying payment of bills (e.g. telephone provider, gas, electricity)
- g. an internet loan provider
- h. a pay day lender
- i. a pawnshop
- j. an employer
- k. family, relatives or friends
- l. another private lender
- m. other

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

g. An internet loan provider: It is a company which provides personal loans for any purpose only via the internet. That loan provider is not necessarily a bank.

h. payday lender:

A payday loan is a small, short-term loan from a nonbank lender that typically carries high interest rates and comes due on the next payday. As a security, borrowers must give lenders access to their current account or write a check for the full balance (including interest) in advance.

i. Pawnshop or pawnbroker: A store which offers loans in exchange for personal property as equivalent collateral. If the loan is repaid in the contractually agreed time frame, the collateral may be repurchased at its initial price plus interest. If the loan cannot be repaid on time, the collateral may be liquidated by the pawn shop through a pawnbroker or secondhand dealer through sales to customers.]

SHOW CARD for Q74

- a bank using the overdraft facility of my bank account
- a bank using a bank loan
- credit card debt
- a store or company using installment credit or buying on credit
- a leasing contract
- a utility provider by delaying payment of bills (e.g. telephone provider, gas, electricity)
- an internet loan provider
- a pay day lender
- a pawnshop
- an employer
- family, relatives or friends
- another private lender
- other

Q74x DELETED

Q75 DELETED

Q88 DELETED

Q100 DELETED

Q101 DELETED

23g) [ASK ALL]

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) [ASK ALL] 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

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

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

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

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

(Info: 24a & 24b: Last in 2018!)

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) [ASK ALL] 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.]

30) [ASK ALL] Next, we would like to ask some general questions concerning saving and borrowing. Suppose you had 100 [LOCAL CURRENCY] in a savings account and the interest rate was 2% per year. Disregarding any bank fees, how much do you think you would have in the account after 5 years if you left the money to grow: more than 102, exactly 102, less than 102 [LOCAL CURRENCY]?

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

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

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

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

The amount of local currency...

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

Q34) DELETED
Q37) DELETED
Q66) DELETED

Socio-demographic Questions

N1) Gender	1	male
	2	female

N2) Age	_____	(exact age)
No answer		99999

N3) Marital Status	5	married or domestic partnership (same household)
	6	married or domestic partnership (separate households)
	2	single
	3	separated/ divorced
	4	widowed
No answer		99999

N4) How many people, including yourself, live permanently in this household?	
Size of household including respondent _____ people (if answer = 1 GO TO N8)	
No answer	99999
<i>(Please consider also people who are temporarily absent e.g. students or persons in military service.)</i>	

N7a) [ONLY IF N4 (SIZE OF HOUSEHOLD) >1 AND <99999]	
How many children (up to the age of 17) live permanently in this household?	
_____ children	
No children	0
No answer	99999
<i>(Please consider also children who are temporarily absent e.g. students.)</i>	

N7d) [ONLY IF N4 (SIZE OF HOUSEHOLD) >1 AND <99999]	
How many of the persons permanently living in this household (including yourself) are between	
0 to 6 years old	_____ children
7 to 13 years old	_____ children
14 to 17 years old	_____ children
18 to 25 years old	_____ adults
26 to 54 years old	_____ adults
55 to 64 years old	_____ adults
65+ years old	_____ adults
Don't know	88888
No answer	99999

N7b) DELETED

N7c) DELETED

[INTRODUCTION FOR EU COUNTRIES ONLY]:		
[ASK ALL] At this point I would like to ask you a question about your religion, which is a question that may be considered sensitive under the European General Data Protection Regulation (GDPR). You are therefore free to refuse to answer. I would like to reassure you, however, that all answers provided are confidential, and that all responses will be anonymized.		
N8) Religion	1	Atheist / Agnostic
	2	Muslim
	3	Orthodox Christian
	4	Catholic Christian
	5	Other Christian, including Protestant
	6	Other (for example Jew, Buddhist, etc.)
	99999	No Answer

N9) What is your highest educational attainment?

- | | | |
|-----------|---------------------------------------|-------|
| 0 | No formal education | |
| 1 | Primary | |
| 2 | Lower Secondary | |
| 3 | (Upper) Secondary | |
| 4 | Post-Secondary Non-Tertiary Education | |
| 5 | First Stage of Tertiary Education | |
| 6 | Second Stage of Tertiary Education | |
| No answer | | 99999 |

For a Definition of categories, see:

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

N9a) DELETED

- | | | | |
|-------------------------|-----------|---|-------|
| N10) Current Employment | 1 | employee | |
| | 10 | employer (company up to 3 employees) | |
| | 11 | employer (company more than 3 employees) | |
| | 3 | own account worker | |
| | 4 | contributing family worker | |
| | 5 | retired | |
| | 6 | student / pupil | |
| | 7 | maternity/parental leave | |
| | 8 | not working, seeking a job | |
| | 9 | not working for salary, not seeking a job | |
| | No answer | | 99999 |

For a definition of categories, see:

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

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

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

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

N11a) [If N10=1, 10, 11, 3 or 4 i.e. employee, employer, own account worker or contributing family worker:]

Thinking of this job/business, how many hours per week do you **usually** work - please exclude meal breaks and overtime?

_____ hours per week

- | | |
|-------|------------|
| 88888 | Don't know |
| 99999 | No answer |

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

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

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

N25) DELETED
 N25a) DELETED
 N25b) DELETED

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

a. A car	1 yes	2 no	88888	DK 99999	NA
b. The house or apartment you live in (your main residence)	1 yes	2 no	88888	DK 99999	NA

Please distinguish whether the main residence is owned by your household or whether it belongs to a public institution, a local authority or a housing cooperative.

b1. Secondary residence	1 yes	2 no	88888	DK 99999	NA
c. other real estate	1 yes	2 no	88888	DK 99999	NA
d. a mobile phone	1 yes	2 no	88888	DK 99999	NA
e. A computer	1 yes	2 no	88888	DK 99999	NA
f. Access to internet at home	1 yes	2 no	88888	DK 99999	NA
g: Land	1 yes	2 no	88888	DK 99999	NA

[FOR INTERVIEWER: The main residence is the place where the respondent (and his/her household) lives for most of the year. Ad item b: If the main residence belongs to a public institution, a local authority or a housing cooperative, then the correct answer is NO.]

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

1	I am	
2	I am together with my partner	
4-5	I am together with somebody else	
3-6	Somebody else	
	Don't know	88888
	No answer	99999

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

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

Block N21 – N22 – N4a (3 questions) MOVED AFTER Q29d)

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. If you cannot provide an exact amount, an approximate answer would also be helpful.

_____ [CURRENCY of your COUNTRY]

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

N29b) [IF RESPONDENT SAYS DON'T KNOW OR DOES NOT WANT TO ANSWER:
 IF N29a = -88888 or -99999]

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

[Please use the same categories as for question N14b]

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

N30 DELETED
 N27 DELETED

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)

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

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

N22) Do you personally or your partner receive money from abroad? E.g. from family members living or working abroad, pension payments, etc.?

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

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

Number of household members with regular income including respondent _____ people
 Don't know 88888
 No answer 99999

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

N14a) What is the total monthly income of your household after taxes? If you don't know exactly an approximate answer would also be helpful.

_____ [CURRENCY of your COUNTRY]
 No income -77777 (negative number)
 Don't know -88888 (negative number)
 No answer -99999 (negative number)

N14b) [IF RESPONDENT SAYS DON'T KNOW OR DOES NOT WANT TO ANSWER: IF N14a= -88888 or -99999]

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

[Please use the same categories as of 2019 and adjust the categories according to our proposal.]

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

N20) Did your household experience an unexpected significant reduction of its income over the past 12 months?

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

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

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
lower than your household income	3
Don't know	88888
No answer	99999

[FOR INTERVIEWER: By expenses we mean regular monthly expenses, such as for housing (including instalment payments), heating, electricity, food, petrol, leasing instalments, insurance policies, leisure, mobile phone charges, cloths, etc. Respondents should exclude expenses for purchases of assets like a new car, an (expensive) watch or jewelry, or savings and investments in funds, stocks, bonds, life insurance, real estate or investments in their business or professional activities. But regular loan instalment payments to finance those assets should be included.]

N24 is Q24n now and in the Q-section of the questionnaire ("loans"), page 12.

Questions to be completed by the survey institute

A7) Primary Sampling Unit:

A7a) Numerical PSU, which should be country-specific, i.e. XXYYYY (XX=country-ID, YYYY=PSU); Label: the exact address of the primary sampling unit.

Exact street name, exact village/town/city, exact municipality name (if not the same as village/town/city), region, country (separated by commas only).

A7b) Variable value: numerical PSU; Label: the exact name of the village/town/city.

- *Please note that villages/towns belonging to a larger municipality should be reported with the exact name of the village/town and not with the name of the larger municipality. **Only** if there is more than one village/town of this name in your country, then add the larger administrative unit (e.g. municipality/province/region) in the label, **after** the name of the village/town.*
- *Furthermore, for capital cities or major cities consisting of several boroughs/districts: please report the name of the city and not of the borough/districts.*

A7c) Variable value: numerical PSU; Label: the exact postal code of the village/town.

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

A8) Region _____

Please deliver two variables:

Variable A8_nuts2 for the regions at NUTS 2 level.

Variable A8_nuts3 for the regions at NUTS 3 level. If not available use other official regions.

(Please note that regions are released as a harmonized variable only: h_region, nuts2, nuts3)

A9) Size of Village / City _____

Please check whether the size of the village/town/city is the same for all individuals residing in the same city. For small villages/towns belonging to a larger municipality, please indicate the number of inhabitants of the village/town, and not the inhabitants of the larger municipality. Furthermore, for capital cities or major cities consisting of several boroughs: the overall number of inhabitants shall be reported, not the number of inhabitants at the borough-level.

(Please note that this variable is provided as h_size in the dataset)