

## **FINAL OeNB Euro Survey Questionnaire Fall 2017**

This document contains all questions asked to respondents in the survey wave of fall 2017 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.

## FINAL OeNB Euro Survey Questionnaire Fall 2017

### [FOR INTERVIEWER: Read out the following introduction]:

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

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

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

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

1. Currently, the economic situation of [MY COUNTRY] is very good.

22. Over the last five years, the economic situation of [MY COUNTRY] has improved.

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

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

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

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

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

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

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

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

10b2. Over the next five years, the USD will be very stable and trustworthy.

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

12. In [MY COUNTRY] it is very common to make payments in euro.

13. For certain purchases, I mentally count in euro.

14. In [MY COUNTRY] it is expensive to convert [LOCAL CURRENCY] into euro.

23. Euro banknotes are better protected against counterfeiting than [LOCAL CURRENCY].

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

15. Currently, the financial situation of my household is good.

18. DELETED

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

21. In [MY COUNTRY], it is very common that people pay cash to avoid taxes.

3) DELETED

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

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

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

[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 however should be excluded.
  - Any other household members, e.g. an uncle, should report their personal holdings.
  - Please make sure, that there is an entry for each currency. If respondents hesitate to answer, tell respondents that it is ok, if they do not want to answer, but it would be important to know, whether they do not want to answer or whether they really do not know.
- Banknotes and coins held in bank vaults also count as cash.]

**[MULTIPLE ANSWERS POSSIBLE]** [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
<b>(ONLY FOR POLAND)</b>				
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, 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

7) [IF THE RESPONDENT HOLDS EURO CASH, Q5\_1=1]

You said that you hold euro banknotes or coins personally or together with your partner. I will now read out some general statements. Please tell me whether you agree or disagree on a scale from 1 (strongly agree) to 6 (strongly disagree).

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

I hold euro cash ...

1. as a general reserve or as a means of precaution
2. to make payments in [MY COUNTRY]
3. to make payments abroad, for holidays

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**.

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 deposits, 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.
9. For me, it takes quite a long time to reach the nearest bank branch.
10. I tend to live for today and let tomorrow take care of itself.
11. I am impulsive and tend to buy things even when I cannot really afford them.



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
j) Other assets (e.g. gold)	yes 1	no 2	Don't know 88888	No answer 99999

**SHOW CARD for Q12**

- Current account (giro account)
- Savings deposit, e.g., savings book, bank deposit, term deposit, postal bank deposit
- Wage card
- Debit card
- Credit card
- Life insurance for saving purposes
- Mutual funds
- Stocks
- Pension funds (voluntary contributions)
- Bonds
- Other assets

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

- A **current account** is a common type of bank account. It is set up at a bank or post office in order to receive your wage, pension etc. and to transfer money to other accounts.
- A **savings deposit** is money deposited at a bank in order to earn interest. Savings deposits are investments and are not used for payment purposes. Savings deposits can be due on demand or with a certain term during which deposits cannot be withdrawn.
- A **wage card** is linked to a current account at a bank to which your employer transfers the salary or wages at regular intervals. You can use the wage card to withdraw cash from ATMs.
- A **debit card** is a payment card linked to a current account that allows you to make purchases without using cash. Whenever you pay with your debit card, the amount will be directly deducted from your account. You may also use your debit card to withdraw cash from ATMs.
- 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 **life insurance for saving purposes** is a contract with an insurance company. In addition to the saving motive, the life insurance company pays out a amount of money, if circumstances occur that are set out in the policy.
- A **mutual fund** is a collective investment scheme, operated by an investment company, which enables you to invest in a diversified portfolio of shares, bonds and other securities. Shares are issued and redeemed on demand, based on the fund's net asset value at the end of each trading day.
- A **stock** is a fractional share in the ownership of the corporate company. The value of a stock is linked to the value of the company and can fluctuate.
- A **pension fund** is a savings instrument which pays retirement benefits in the future. It is managed by an independent trustee into which a company and voluntarily the employee make periodic contributions.
- A **bond** is a fractional share in a loan to a company or government (debt security). It usually earns a fixed interest over a fixed period of time.
- **Other assets:** gold, jewellery, gem stone, **real estate**, artworks, etc.

**12k) DELETED**

13) [ONLY IF Q12b=1, OTHERWISE GO TO Q77] You said that you hold savings deposits, either personally or together with your partner. Are any of these savings deposits denominated in foreign currency?

[FOR TRANSLATOR: Please make sure that your translation of "savings deposits" matches with the translation that was used in Question 12 for "Savings deposits (e.g. savings book, bank deposit, term deposit, postal bank deposit, etc.)"]

Yes	1	[Q15]
No	2	[Q77]
Don't know	88888	[Q77]
No answer	99999	[Q77]

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

[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)**

40) to 43) DELETED

19ac) DELETED

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

I own it myself (alone)	1 [Q78]
My partner owns	2 [Q78]
I own it jointly with my partner	3 [Q78]
I own it jointly with somebody else	4 [Q78]
Somebody, other than myself or my partner, in this household	5 [Q78]
A family member or relative not living in this household	6 [Q83]
Another individual (Not related to persons in this household/not a family member)	7 [Q83]
A company (that is not the employer of any household member)	8 [Q83]
Employer of one of the household members	9 [Q83]
A public institution, government or local authority	10 [Q83]
A housing cooperative	11 [Q83]
Other	12 [Q83]
Don't know	88888 [Q78]
No answer	99999 [Q78]

**[IF RESPONDENT ANSWERS 1 to 5 or 88888 or 99999 THEN GO TO Q78;**

**IF RESPONDENT ANSWERS 6 to 12 THEN GO TO Q83]**

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

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

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

[FOR INTERVIEWER:

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

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

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

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

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

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

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

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

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

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

d. In what year was the last major renovation?

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

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

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

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

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

[FOR INTERVIEWER:

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

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

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

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



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

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

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

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

#### Background information for the translation of questions 80 and 22f

We did our best to come up with some suggestions. Nevertheless, I can be the case that our suggestions are wrong. Please check carefully and do not hesitate to contact us.

##### **Government agency that records immovable property**

- Albanien: Zyra e Regjistrimit të Pasurive të Paluajtshme,
- Bulgaria: registry agency (*Агенцията по вписванията към министъра на правосъдието*)
- Bosnia-Herzegovina: Zemljišno-knjižni ured" and that is under jurisdiction of courts at municipality level ("Općinski sud") – Republika Srpska the agency is called "Republička uprava za geodetske i imovinsko-pravne poslove", it has municipality branches, but the law also refers to Zemljišno-knjižni ured, pri Opštinskom sudu, same as Federation.
- Croatia: ured za katastar
- Czech Republic: Czech cadaster register (*Nahlížení do katastru nemovitostí*)
- Hungary: földhivatal [http://www.foldhivatal.hu/component/option.com\\_frontpage/Itemid,1/](http://www.foldhivatal.hu/component/option.com_frontpage/Itemid,1/) (unified land registry system, *egységes ingatlan-nyilvántartási rendszer*)
- Macedonia: The official name for the government agency that records immovable property is Agencija za katastar na nedviznosti (Агенција за катастар на недвижности) or in english, Agency for real estate cadaster. This is the official website of the Agency: <http://www.katastar.gov.mk/mk/Default.aspx>
- Poland: *rejestr ksiąg wieczystych*
- Romania: National Agency for Cadastre and Land Registration (*agentia nationala de cadastru si publicitate imobiliara*)
- Serbia: Служба за катастар непокретности (sluzba za katastar nepokretnosti = Cadastre Bureau for Immovable Property) or simply „катастар непокретности“

##### **Ownership document from that agency**

- Albanien: Ekstrakt i regjistrimit
- Bosnia and Herzegovina: "Zemljišnoknjižni izvadak", usually called "ZK izvadak" (sometimes also called „grunтовница“ or „vlasnički list“)
- Croatia: posjedovni list
- Hungary: cadastral mapping data and legal data (*telekkönyv???, 'Grundbuch'*)
- Macedonia: The official name for the ownership document from that agency is imoten list (имотен лист)/in english property list.
- Poland 'ksiega wieczysta' ("perpetual book/mortgage register")
- Serbia: Препис поседовног листа (prepis posedovnog lista = certificate of ownership, i.e. excerpt from cadastre) or simply „поседовни лист“

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

I own the land myself (alone)	1 [Q82]
My partner owns the land	2 [Q82]
I own the land jointly with my partner	3 [Q82]
I own the land jointly with somebody else	4 [Q82]
Somebody, other than myself or my partner, in this household	5 [Q82]
A family member not living in this household	6 [Q22]
Another individual (Not related to persons in this household/not a family member)	7 [Q22]
A company (that is not the employer of any household member)	8 [Q22]
Employer of one of the household members	9 [Q22]
A public institution, government or local authority	10 [Q22]
A housing cooperative	11 [Q22]
The owners' association (i.e. collective of flat owners)	12 [Q22]
Other	13 [Q22]
Don't know	88888 [Q22]
No answer	99999 [Q22]

[IF RESPONDENT ANSWERS Q81 =1 to 5 GO TO Q82; otherwise go to Q22.]

[FOR INTERVIEWER:

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

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

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

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

Obtained from the state or local authority through privatization	1 [Q22]
Purchased	2 [Q22]
Obtained through joining a housing cooperative	3 [Q22]
Inherited or obtained through gift	4 [Q22]
Obtained through restitution	5 [Q22]
Other	6 [Q22]
Don't know	88888 [Q22]
No answer	99999 [Q22]

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

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

[FOR INTERVIEWER:]

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

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

Don't know	88888
No answer	99999

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

No	1	[GO TO Q19k]
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 Q19k]
No answer	99999	[GO TO Q19k]

22aa) [ONLY IF RESPONDENT PLANS A LOAN; Q22 = 2, 3, 4 or 5; OTHERWISE GO TO Q19k] What is the purpose of your planned loan? Do you intend to finance a house or an apartment, or is it for consumption goods (furniture, travelling, household appliances, etc.), a car, for education or for other purposes?

[MULTIPLE ANSWERS POSSIBLE]

I intend to finance...

main residence	1a
another house or apartment	1b
consumption goods (furniture, travelling, household appliances, etc.)	2
a car	3
education	4
a business or professional activity	6
It is for other purposes	5

Don't know	88888
No answer	99999

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

I never contacted a bank	77777	[Q20]
Number of times	##	[Q19fa]
Don't know	88888	[Q19m]
No answer	99999	[Q19m]

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

[MULTIPLE ANSWERS POSSIBLE]

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

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

[MULTIPLE ANSWERS POSSIBLE]

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

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

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

Never	77777	[Q20]
Number of times	##	[Q19i]
Don't know	88888	[Q20]
No answer	99999	[Q20]

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

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

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

[FOR INTERVIEWER:

- Note, the number of years mentioned here should be equal to the number of times the respondent was refused in Q19m.

- Note: If there were several refusals in one and the same year, please code the year only once.]

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 however should be excluded.
- Any other household members, e.g. an uncle, should report their personal loans.]

No 1 [Q75]

Yes ...

my loans are solely denominated in foreign currency 2 [Q20e]

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

my loans are predominantly denominated in foreign currencies 3 [Q20e]

[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 [Q20e]

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

my loans are predominantly denominated in local currency 5 [Q20e]

my loans are solely denominated in local currency 6 [Q20e]

Don't know 88888 [Q75]

No answer 99999 [Q75]

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

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

[Interviewer: Note, only one answer possible.]

I/we took out the loan to finance...

my/our current main residence 1

another house or apartment 2

consumption goods (furniture, travelling, household appliances, etc.) 3

a car 4

education 5

a business or professional activity 6

other 7

Don't know 88888

No answer 99999

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

Year ###

Don't know 88888

No answer 99999

74) and 76) DELETED, 75) moved further back

73) DELETED

52) to 60) DELETED

20d3) DELETED

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

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

20d7) [ONLY IF Q20 = 2, 3, 4, 5 or 6] What type of interest rate do you have?

Fixed interest rate	1
Initial fixed interest rate	2
Variable interest rate	3
Other	4
Don't know	88888
No answer	99999

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

Yes, pledged assets	1 [Q20g]
Yes, both: pledged assets and specified a third party guarantor	2 [Q20g]
Yes, only specified a third party guarantor	3 [Q20h]
No	4 [Q20h]
Don't know	88888 [Q20h]
No answer	99999 [Q20h]

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

20g) [ONLY ASK IF Q20f = 1 or 2, OTHERWISE GO TO Q20h] Which assets did you use as collateral security?  
 [MULTIPLE ANSWERS POSSIBLE]

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

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

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

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

Don't know	88888
No answer	99999

20b3) [ONLY IF Q20 = 2, 3, 4, 5 or 6] If you think of all 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 [Q20b2]
Yes, twice or more	2 [Q20b2]
No	3 [Q22x3]
Don't know	88888 [Q22x3]
No answer	99999 [Q22x3]

20b2) [ONLY IF Q20b3 = 1 OR 2; OTHERWISE GO TO Q22x3] If you do find it more difficult to pay back your loan: What is the reason? [MULTIPLE ANSWERS POSSIBLE]

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

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

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

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

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

22x3) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6]

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

[INTERVIEWER: "Please, think about the same loan you talked about before."

Use SHOW CARD "Bank list"]

Bank	#####
I do not have a loan from a bank	77777
Don't know	88888
No answer	99999

**SHOW CARD "Bank List"**

blue = changes in 2017

**Albania:**

Abi Bank	10014 (=former 10005 and 10013)
Alpha Bank	10001
American Bank of Investment	10013 (=10014)
BKT	10002
Banka Societe Generale Albania	10003
Credins Bank	10004
Credit Agricole	10012
Emporiki Bank	10005 (=10013)
Intesa Sanpaolo Bank	10006
NBG	10007
Procredit Bank	10008
Raiffeisen Bank Albania	10009
Banka e Tiranës	10010
Union Bank	10011
Other	666666

**Bosnia and Herzegovina:**

Addiko banka	20025
ASA banka	20026 (rebranded 2017, merger of 20006 and 20019)
Banka Srpske	20024 (closed since 10.05.2016, keep in the list)
BBI Banka	20001
Bobar Banka	20002 (not operating since 2015)
BOR Banka	20003 (merged with 20011 and changed name in 2016)
Hypo Alpe-Adria-Banka	20004 (=20025 renamed Addiko banka since Oct. 2016)
Intesa SanPaolo Banka	20005
Investiciono-Komercijalna Banka Zenica	20006 (part of 20026, abandoned its previous name)
Komercijalna banka Banja Luka	20007
Komercijalno-Investiciona Banka Velika Kladusa	20008
Moja Banka	20019 (part of 20026, abandoned its previous name)
NLB	20009
Nova Banka Banja Luka	20010
MF Banka	20023
Pavlovic International Bank	20021
Privredna Banka Sarajevo	20011 (bought 20003 in 2016)
Procredit Bank	20022
Raiffeisen Banka	20012
Sberbank	20020 (=20018)
Sparkasse Banka	20013
UniCredit Banka	20015
Union Banka Sarajevo	20016
Vakufska Banka	20017
Volksbank	20018
Ziraat Banka	20014
Other	666666

**Macedonia:**

Alfa Banka Skopje)	30001 (=30019, since May 2016 Silk Road Banka AD
Eurostandard Banka	30002
Halk Banka	30003
Sparrkase Banka	30004
Kapital Banka	30005
Komercijalna Banka	30006
Makedonska Banka za podrška na razvoj	30007
NLB Tutunska Banka	30008
Ohridska Banka	30009
Postenska Banka	30010
ProCredit Banka	30011
Centralna Kooperativna Banka	30012
Silk Road Banka AD Skopje	30019
Stopanska Banka AD Bitola	30013
Stopnaska Banka AD Skopje	30014
TTK Banka	30015



UNI Banka	30016
Ziraat Banka	30017 (=30003, Halk Banka purchased Ziraat)
Unicredit Banka	30018
Other	666666
<b>Bulgaria:</b>	
<b>Invest Bank</b>	<b>40024 (please insert new bank alphabetically)</b>
Алианц Банк	40001
Алфа Банк	40002
Банка Пиреус	40003
Българо-американска Кредитна Банка	40004
ДСК	40005
Емпорики Банк	40006
<b>Корпоративна Търговска Банка</b>	<b>40007 (insolvent since April 2015)</b>
Credit Agricole	40022 (=40007)
МКВ Юнионбанк	40008
Обединена Българска Банка - ОББ	40009
Общинска банка	40010
Пощенска банка	40011
Прокредит Банк	40012
Първа Инвестиционна Банка	40013
Райфайзенбанк	40014
Сибанк	40015
Сосиете Женерал Експресбанк	40016
TBI Банк	40017
Тексим Банк	40018
Commercial Bank Victoria	40023
Токуда Банк	40019
УниКредит Булбанк	40020
Централна Кооперативна Банка	40021
Other	666666
<b>Croatia:</b>	
Addiko banka	50037
Banco Popolare	50001
Banka Brod	50002
Banka Kovanica	50003
BKS Banka	50035
Centar banka	50004 (bankrupt since 30.09.2013)
Credo banka	50005 (bankrupt since 16.1.2012)
Croatia Banka	50006
Erste banka	50007
Hrvatska poštanska banka	50008
Hypo Alpe-Adria-Banka	50009 (=50037, renamed Addiko banka since July 2016)
Imex banka	50010
Istarska Kreditna banka	50011
Jadranska banka	50012
Karlovačka banka	50013
Kentbank	50033
Kreditna banka	50014
Međimurska banka	50015 (=50020, merger with Privredna, 23.2.2012)
OTP banka	50016
Partner banka	50017
Podravska banka	50018
Primorska banka	50019
Privredna banka	50020
Prva stambena štedionica	50021 (=50032)
Raiffeisen banka	50022
Samoborska banka	50023
Sberbank	50034 (=50030)
Slatinska banka	50024
Slavonska banka	50025 (=50009)
<b>Societe Generale - Splitska banka</b>	<b>50026 (=50016 bought by OTP end of 2016)</b>
Splitsko-dalmatinska banka	50027
STED Banka	50036
VABA	50028
Veneto banka	50029
Volksbank	50030 (50034, renaming Sberbank, 21.1.2013)
Wuestenrot stambena štedionica	50031

Zagrebačka banka	50032
Other	666666
<b>Poland:</b>	
Alior Bank	60001
Bank Millennium	60002
Bank PEKAO SA	60003
Bank Pocztowy	60004
Bank Polskiej Spółdzielczości (BPS)	60005
Banki Spółdzielcze	60006
BGŻ	60007 (=60008)
BGZ BNP Paribas	60027
BNP Paribas (formerly Fortis Bank)	60008
BOŚ Bank	60009
BPH	60010
BRE Bank (mBank, MultiBank)	60011
BZ WBK	60012
Citi Handlowy	60013
Credit Agricole (formerly Lukas Bank)	60014
Deutsche Bank Polska	60030
EuroBank	60015
Getin Noble Bank	60016
ING Bank Śląski	60017
Invest-Bank	60018 (=60029, renamed Plus Bank)
Krakowski Bank Spółdzielczy (KBS)	60026
Kredyt Bank	60019 (=60012)
Nest Bank	60031
Nordea Bank	60020
Orange Finanse	60032
PKO BP	60021
Plus Bank (wcześniej Invest-Bank)	60029
Polbank	60022 (=60023)
Raiffeisen Bank	60023
Raiffeisen Bank Polbank	60028
Santander Bank	60024
Spółdzielcza Grupa Bankowa	60025
T-Mobile Usługi Finansowe	60033
Other	666666
<b>Romania:</b>	
Alpha Bank	70001
ATE Bank	70002 (=70034, sold by Piraeus on 18.4.2013 to a private person, PF remained mainly at Piraeus; relaunched as Banca Romana de Credite si Investitii in 2014)
Banca Comerciala Carpatica	70003 (merged with 70035, new name since May 2017)
Banca Comerciala FERROVIARA	70004
Banca Comerciala Romana (BCR)	70005
Banca CR Firenze	70006 (merged with 70018)
Banca Romana de Credite si Investitii (BRCI)	70034 (since 2014)
Banca Millennium	70007 (=70022, sold to OTP)
Banca Romaneasca.	70008
Bancpost	70009
Bank Leumi	70010
BCR Banca Pentru Locuinte	70011
BRD-Groupe Societe Generale	70012
CEC Bank	70013
Citibank	70014 (=70024, sold to Raiffeisen)
Credit Agricole	70030
Credit Europe Bank	70015
Emporiki Bank	70016 (=70030, sold to Credit Agricole)
Garanti Bank	70017
Idea Bank	70032 (Polish Bank since April 2015 in Romania, former RIB)
ING Bank Romania	70033
Intesa Sanpaolo	70018
Libra Internet Bank	70019
Marfin Bank	70020
Nextebank SA	70021 (=70035, renamed Patria Bank)
OTP Bank	70022
Patria Bank	70035

Piraeus Bank	70023
ProCredit Bank	70031
Raiffeisen	70024
RBS Bank	70025 (=70028, sold to Unicredit)
Romanian International Bank	70026 (=70032, sold to Idea Bank)
Banca Transilvania	70027
UniCredit	70028
Volksbank	70029 (=70027, merged with Banca Transilvania
31.12.2015)	
Other	666666
<b>Serbia:</b>	
Addiko banka	80041
Agrobanka	80001 (in bankruptcy)
AIK banka	80002
Alpha Bank	80003 (renamed Jubanka in April 2017)
Banca Intesa	80004
Čačanska banka	80005 (=80040, renamed to Halkbank, 22.10.2015)
Credit Agricole Srbija	80006
Credy banka	80007 (renamed KBM sinve 2013)
Direktna Banka ad Kragujevac	80042
Dunav banka	<del>80032</del> -80037 (=80038 Dunav renamed as MTS Banka,
18.5.2015)	
Erste banka	80008
Eurobank EFG	80009
EXPOBANK banka	80045
Findomestic banka	80010 (=80042, merged & renamed end of 2016)
Halkbank	80040
Hypo Alpe-Adria-Bank	80011 (=80041, renamed to Addiko banka, 8.7.2016)
Jubanka	80044 (former 80003 Alpha Bank)
Jubmes banka	80012
Jugobanka jugbanka	80033
KBC banka	80013 (=80032 KBC renamed Telenor, 9.5.2014)
KBM banka	80034 (=80042, renamed Direktna Banka ad Kragujevac,
8.7.2016)	
Komercijalna banka	80014
Marfin banka	80015 (= 80045, renamed Expobank in June 2017)
Mirabank	80043 (new registered bank, 5.2.2015)
Moskovska banka	80016 (=80039 Moskovska bank renamed to VTB, Sept.
2013)	
MTS Banka	80038
NLB banka	80017
Opportunity Banka	80018
OTP banka	80019
Piraeus Bank ad Beograd	80020
Banka Poštanska Štedionica	80021
Privredna banka Beograd	80023 (in bankruptcy)
ProCredit Bank	80036
Raiffeisen bank	80024
Razvojna banka Vojvodine	80025 (in bankruptcy)
Sberbank	80035
Societe Generale banka	80026
Srpska Banka ad	80027
Telenor banka	80032
UniCredit banka	80028
Univerzal banka	80029 (in bankruptcy)
Vojvođanska banka – NBG	80030
Volksbank	80031 (=80035 since end of 2012)
VTB	80039
Other	666666
<b>Czech Republic:</b>	
Air Bank	90001
AXA	90002
mBank	90003
Citibank	90004
Ceska sporitelna	90005
Ceskomoravska stavebni sporitelna (Liska)	90006

CSOB	90007
Postovni sporitelna	90008
Equa bank	90010
Fio banka	90011
Moneta Money bank	
(dřive GE Money bank)	90012
Hypotecni banka	90013
ING Bank	90014
Komerčni banka	90015
Modra pyramida stavebni sporitelna	90016
Raiffeisen stavebni sporitelna	90017
Raiffeisenbank	90018
Stavebni sporitelna České sporitelny (Burinka)	90019
UniCredit bank	90020
Sberbank (dřive Volksbank)	90021
Wustenrot stavebni sporitelna	90022
ZUNO Bank	90023
Other	666666
<b>Hungary:</b>	
Budapest Bank	100001
CIB Bank	100002
Citibank	100003
Erste Bank	100004
FHB	100005
K&H	100006
MKB Bank	100007
OTP Bank	100008
Raiffeisen Bank	100009
Sberbank	100013
Takarékbank	100010
Unicredit Bank	100011
Volksbank	100012
Other	666666

75) [ASK ALL] Now imagine that you have an emergency and you need to borrow [INSERT COUNTRY-SPECIFIC VALUES FROM BELOW] [LOCAL CURRENCY]. How likely is it that you could borrow this amount from any of the following sources?

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

**[Use show card below]**

From...

- a) a bank
- b) an employer
- c) a pay day lender
- d) a pawnshop
- e) an internet loan provider
- f) family, relatives or friends
- g) another private lender

For each item:

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

[FOR INTERVIEWER: please provide the following definitions if the respondent is not sure about the meaning of the following lenders:

c. 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.

d. 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.]

e. 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.]

**SHOW CARD for Q75**

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

[FOR TRANSLATOR: Please replace the following amount for your country. These values should represent about 4 times an average monthly wage in your country.]

Czech Republic: 100,000 korun

Hungary: 1,000,000 forint

Poland: 15,000 złoty

Bulgaria: 4,000 leva

Romania: 10,000 lei

Croatia: 30,000 kuna

Serbia: 250,000 dinar

Bosnia and Herzegovina: 5,000 mark

FYR Macedonia: 130,000 denar

Albania: 180,000 lek

66) In managing your financial investments, would you say you have a preference for investments that offer: [Items on a **SHOW CARD**]

VERY HIGH returns, but with A HIGH risk of losing part of the capital	1
A GOOD return, but also a FAIR degree of protection for the investment capital	2
A FAIR return, with a GOOD degree of protection for the invested capital	3
LOW returns, WITH NO RISK of losing the invested capital	4
Don't Know	88888
No Answer	99999

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

[Coding: 1 to 5; Don't know 88888, No answer 99999; Furthermore, only for the last two items 8 and 9: I am not aware this institution exists in my country 77777.]

1. Government/cabinet of ministers
2. Police
3. Domestically Owned Banks
4. Foreign Owned Banks
5. The European Union
6. [NAME OF CENTRAL BANK]
7. Courts
8. Notaries
9. Government immovable property registration agency such as a cadastre

[FOR INTERVIEWER:

- A cadastre is a comprehensive registry of real estate that defines the dimensions and location of land parcels but not necessarily who owns these land parcels. In a government immovable property registration it is recorded who owns a land parcel.

- If a respondents is not aware whether notaries or a government immovable property registration agency exists in his country, then code 77777.]

[For TRANSLATOR: Please insert the name of the central bank in your country. Furthermore, use for item 9 the same expressions for question 80 item 1.]

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.]

27) DELETED

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

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

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

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

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

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

26) Did you make any payments in euro during the last 6 months in [YOUR COUNTRY]?

No	1
Yes	
...several times per month	2
...about once per month	3
...less frequently	4
Don't know	88888
No answer	99999

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

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

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

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

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

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

34) DELETED  
68) to 72) DELETED

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

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

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

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

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



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

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

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

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

#### Albania

Last elections to Kuvendi i Shqipërisë: 25th of June 2017

##### Show card Q84=Q85:

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

#### Poland

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

##### Show card Q84:

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

##### Show card Q85:

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

## **Bosnia and Herzegovina**

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

Show card Q84=Q85:

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

## **Macedonia**

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

Show card Q84=Q85:

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

## **Croatia**

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

Show card Q84:

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

Show card Q85:

1. Hrvatska demokratska zajednica (HDZ)
2. Socijaldemokratska partija Hrvatske (SDP)
3. Most nezavisnih lista (most)
4. Hrvatska narodna stranka - liberalni demokrati (HNS)
5. Hrvatska seljačka stranka (HSS)

6. Građansko-liberalni savez (GLAS)
7. Živi zid (ŽZ)
8. Istarski demokratski sabor (IDS)
9. Hrvatski demokratski savez Slavonije i Baranje (HDSSB)
10. Promijenimo Hrvatsku (PH)
11. Milan Bandić 365 – Stranka rada i solidarnosti
12. Pametno

## Bulgaria

Last elections to Народно събрание (Narodno sabranie): 26<sup>th</sup> of March 2017

Show card Q84=Q85:

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

## Romania

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

Show card Q84=Q85:

1. Partidul Social Democrat, PSD
2. Partidul Național Liberal, PNL
3. Uniunea Salvați România, USR
4. Uniunea Democrată Maghiară din România, UDMR
5. Alianța Liberalilor și Democraților, ALDE
6. Partidul Mișcarea Populară, PMP
7. Partidul România Unită, PRU
8. Partidul România Mare, PRM
9. Partidul Ecologist Român, PER

## Serbia

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

Show card Q84:

1. Александар Вучић — Србија побеђује/ Aleksandar Vučić - Srbija pobeđuje: Српска напредна странка, СНС; Социјалдемократска партија Србије, СДП / Socijaldemokratska partija Srbije, SDP; Партија уједињених пензионера Србије, ПУПС/ Partija ujedinjenih penzionera Srbije, PUPS; Нова Србија, НС/ Nova Srbija NS; Покрет социјалиста, ПС/ Pokret socijalista, PS; Српски покрет обнове, СПО/Srpski pokret obnove, SPO; Српска народна партија, СНП /Srpska narodna partija, SNP; Покрет снага Србије, ПСС/ Pokret Snaga Srbije, PSS
2. Социјалистичка партија Србије, СПС/ Socijalistička partija Srbije, SPS; Јединствена Србија/ Jedinstvena Srbija; Зелени Србије/ Zeleni Srbije, ZS
3. Српска радикална странка, СРС / Srpska radikalna stranka, SRS
4. Доста је било, ДЈБ / Dosta je bilo, DJB
5. Демократска странка, ДС / Demokratska stranka, DS; Нова странка, Нова/ Nova stranka, Nova; Заједно за Србију, ЗЗС/Zajedno za Srbiju, ZZS

6. Српски покрет Двери, Двери / Srpski pokret Dveri, Dveri; Демократска странка Србије, ДСС / Demokratska stranka Srbije, DSS
7. Савез за бољу Србију/ Savez za bolju Srbiju: Либерално демократска партија, ЛДП/Liberalno demokratska partija, LDP, Лига социјалдемократа Војводине, ЛСВ/Liga socijaldemokrata Vojvodine, LSV; Социјалдемократска странка, СДС/ Socijaldemokratska stranka, SDS

Show card Q85:

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

**Czech Republic**

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

Showcard Q84:

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

Show card Q85:

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

10. Česká pirátská strana, Piráti
11. Strana zelených, Zelení
12. Strana svobodných občanů, Svobodní

## **Hungary**

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

### Show card Q84:

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

### Show card Q85:

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

## Socio-demographic Questions

N1) Gender	1	male
	2	female

N2) Age	_____ (exact age)	
	<del>Don't know</del>	<del>88888</del>
	No answer	99999

N3) Marital Status	1	married / with partner
	2	single
	3	separated/ divorced
	4	widow(er)
	<del>Don't know</del>	<del>88888</del>
No answer	99999	

N4) How many people live permanently in this household?	
Size of household including respondent _____ people	
<del>Don't know</del>	<del>88888</del>
No answer	99999
<i>(Please consider also people who are temporarily absent e.g. students or persons in military service.)</i>	

N7a) How many children live permanently in this household?	
_____ children (up to and including 18 years of age)	
<del>Don't know</del>	<del>88888</del>
No answer	99999
<i>(Please consider also children who are temporarily absent e.g. students.)</i>	

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

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.)
	<del>88888 Don't Know</del>	
99999	No Answer	

N9) 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
<del>Don't know</del>	<del>88888</del>	
No answer	99999	

For a Definition of categories, see:

[http://www.unesco.org/education/information/nfsunesco/doc/iscled\\_1997.htm](http://www.unesco.org/education/information/nfsunesco/doc/iscled_1997.htm)

N10) Current Employment	1	employee	
	2	employer	
	3	own account worker	
	4	contributing family worker	
	5	retired	
	6	student / pupil	
	7	maternity leave	
	8	not working, seeking a job	
	9	not working for salary, not seeking a job	
		Don't know	88888
	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.)

**N11) REPLACED BY N11a and N11b**

**N11a) [If N10=1, 2, 3 or 4 i.e. employee, employer, own account worker or contributing family worker:]**  
Thinking of this job/business, how many hours per week do you **usually** work - please exclude meal breaks and overtime?  
\_\_\_\_\_ hours per week  
88888 Don't know  
99999 No answer  
[FOR INTERVIEWER: If the work pattern is not based on a week or if hours worked per week vary, then ask for an average of the last 4 weeks.]

**N11b) [If N10=1 i.e. employee]**  
Which of the following best describes your employment contract in your main job.  
It is...  
1 a permanent job (contract of unlimited duration)  
2 a fixed term or temporary job (work contract of limited duration)  
3 a work without a contract  
4 other working arrangement  
88888 Don't know  
99999 No answer  
[FOR INTERVIEWER: If the respondent has a contract which finishes automatically at the end of a probationary period, and requires a new contract if the person continues to be employed by the same employer, this should be coded as a temporary job (code 2).]

**N12) REPLACED BY N12a and N12b**

**N12a)** [Profession – ask if N10=employee, employer, own account worker, contributing family worker, i.e. ask if N10=1, 2, 3, 4]

**What is your current profession?**

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

**N12b)** [Profession – ask if N10= retired, student, maternity leave, not working, seeking a job, not working for salary, not seeking a job or “don't know” / “no answer”, i.e. ask if N10=5, 6, 7, 8, 9, 88888, 99999]

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

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

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

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



N13) 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
b1. Secondary residence	1 yes	2 no	88888	DK	99999	NA
c. other real estate	1 yes	2 no	88888	DK	99999	NA
d. A mobile phone	1 yes	2 no	88888	DK	99999	NA
e. A computer	1 yes	2 no	88888	DK	99999	NA
f. Access to internet at home	1 yes	2 no	88888	DK	99999	NA
g: Land, other than the land belonging to your main residence	1 yes	2 no	88888	DK	99999	NA

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

N6) Who is in charge of managing household finances?

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

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

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

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

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

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

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

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

Number of household members with regular income including respondent \_\_\_\_\_ people

Don't know	88888
No answer	99999

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

N14) REPLACED BY N14a and N14b

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]

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

**N14b)** [IF RESPONDENT SAYS DON'T KNOW OR DOES NOT WANT TO ANSWER: IF N14a=88888 or 99999]  
 I am now showing you a card with different amounts. Could you choose the range that best fits the amount of your monthly household's income after taxes?

[Ask in 20 categories which should be defined so that at most 10% of respondents are in each category.]  
 Don't know 88888  
 No answer 99999

**N18) Deleted**

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

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

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

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

**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

**N24)** Think of all members in your household that have loans. How much money does your household have to spend per month to service all these loans including interest and principal payments? If you do not know the exact amount, an approximate answer would also be helpful.

[FOR INTERVIEWER:

- Loans should include mortgage- and non-mortgage loans (e.g. housing loans, consumptions loans, loans to finance a car or a business activity, etc.) but should exclude regular credit card payments for monthly purchases (e.g. instalment payments).
- The costs for insurance policies, taxes and other fees should be excluded from the amount.
- If Q20=2, 3, 4, 5 or 6, then answer has to be greater than zero]

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

**Questions to be completed by interviewer**

A7) Primary Sampling Unit:

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

A7b) psu\_city where the label is the name of the village / city

(In case there is more than one town / village of this name in your country, add the region in the label of the PSU)

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

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

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

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

For FYR Macedonia use NUTS3 regions, since Macedonia consist of only one NUTS 2 region.

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