

OeNB Euro Survey Questionnaire 2014 Spring

This document contains all questions asked to respondents in the survey wave of spring 2014 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.

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

[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. DELETED

2. DELETED

20. DELETED

3. Currently, the [LOCAL CURRENCY] is a very stable and trustworthy currency

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

5. DELETED

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

7. DELETED

8. DELETED

9. The euro is a very stable and trustworthy currency

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

10b1. The USD is a very stable and trustworthy currency.

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

11. DELETED

12. DELETED

14. DELETED

16. DELETED

15. DELETED

18. DELETED

19. DELETED

21. DELETED

3) DELETED

3b) DELETED

4) DELETED

4a) DELETED

4b) DELETED

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]

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

(ONLY FOR POLAND)

If no foreign cash at present to [Q20]

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

7) DELETED

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) DELETED

11b) DELETED

12) DELETED

13) DELETED

14d) DELETED

15) DELETED

19ac) DELETED

19dd) DELETED

19d) DELETED

19e) DELETED

19ea) DELETED

19eb) DELETED

19f) DELETED

19fa) DELETED

19g) DELETED

19h) DELETED

19i) 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 however should be excluded.

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

No	1	[Q22]
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	[Q22]
No answer	99999	[Q22]

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 or for other purposes.
 [MULTIPLE ANSWERS POSSIBLE]

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

20d1) DELETED

20d1a) DELETED

20d2) DELETED

20d3) DELETED

20d4) DELETED

20d5) DELETED

20d6) DELETED

20d7) DELETED

20d8) DELETED

20d9) DELETED

20d10) DELETED

20b1) DELETED

20b2) DELETED

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

Yes, once	1 [Q20b4]
Yes, twice or more	2 [Q20b4]
No	3 [Q22]
Don't know	88888 [Q22]
No answer	99999 [Q22]

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

22) [ASK ALL] Do you plan to take out a loan within the next 12 months and if so, in what currency?
 [MULTIPLE ANSWERS POSSIBLE]

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

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

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

22x1) DELETED

22x1b) DELETED

22x2) DELETED

22x3) DELETED

22f) DELETED

23_1) DELETED

23a) DELETED

23c) DELETED

23d) DELETED

23e) [ASK ALL] 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

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

[FOR INTERVIEWER only in **Albania, Bosnia, Macedonia and Serbia**: We do not mean joining the European Union but introducing the euro.]

Year	####
Never	(7777)
Don't know	(8888)
no answer	(9999)

27) DELETED

30) DELETED

31) DELETED

32) DELETED

34) DELETED

Socio-demographic Questions

N1) Gender	1	male	
	2	female	

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

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

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

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

N6) Who is in charge of managing household finances?			
	1	I am	
	2	I am together with my partner	
	3	somebody else is	
	Don't know		88888
	No answer		99999

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

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

For a Definition of categories, see:

http://www.unesco.org/education/information/nfsunesco/doc/isced_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) If 10=1-4 i.e. employee, employer, own account worker or contributing family worker:
Is your current employment...

1	part time	
2	full time	
88888	Don't Know	
99999	No Answer	

N12) *Profession – ask all except students or pupils, i.e. ask if N10=1, 2, 3, 4, 5, 7, 8, 9, 88888, 99999.*

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

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

[MULTIPLE ANSWERS]

a. A car	1 yes	2 no
b. The house or apartment you live in (your main residence)	1 yes	2 no
b1. Secondary residence	1 yes	2 no
c. other real estate	1 yes	2 no
d. A mobile phone	1 yes	2 no
e. A computer	1 yes	2 no
f. Access to internet at home	1 yes	2 no
Don't know	88888	
No answer	99999	

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

N14) Total monthly income of the household after taxes

Ask directly if customary and acceptable in your country, otherwise ask in 20 categories which should be defined so that at most 10% of respondents are in each category.

Don't know	88888
No answer	99999

Questions to be completed by interviewer

A7) Primary Sampling Unit:

The final dataset should contain 3 PSU Variables (psu_exact, psu_city and psu_zip), which are identical numerically but differ in the label. The numerical categories should be country-specific, i.e. XXYYYY (X=country-ID, Y=PSU)

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

A7b) psu_city where the label is the name of the village / city
(In case there is more than one town / village of this name in your country, add the region in the label of the PSU)

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)