

## **OeNB Euro Survey Questionnaire 2012 Spring**

This document contains all questions asked to respondents in the survey wave of spring 2012 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 2012 Spring

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

Strongly agree	1
Agree	2
Somewhat agree	3
Somewhat disagree	4
Disagree	5
Strongly disagree	6
Don't know	8
No answer	9

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

10a. DELETED

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

13. 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 8	No answer 9
US dollars	yes 1	no 2	Don't know 8	No answer 9
Swiss franc	yes 1	no 2	Don't know 8	No answer 9
Others	yes 1	no 2	Don't know 8	No answer 9
British Pound	yes 1	no 2	Don't know 8	No answer 9 (ONLY FOR

**POLAND)**

If no foreign cash at present to [Q12]

6) [IF THE RESPONDENT HOLDS EITHER EURO CASH AND/OR US DOLLAR CASH:]

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

Personal holdings	1
Joint holdings with partner	2
Don't know	8
No answer	9

6a) DELETED

6aa) DELETED

7) DELETED

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

9) [IF THE RESPONDENT HOLDS EURO CASH]

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		98
no answer		99



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

Yes	1	[Q19d]
No	2	[Q20]
Don't Know	8	[Q20]
No Answer	9	[Q20]

19d) [If Q19dd=1] There are several ways in which you can hold savings. For example, one can hold cash, use bank accounts, have life insurances, hold mutual funds, etc. Please take a look at this card that lists various savings instruments – could you please select the ones you are currently using and rank them according to the amounts you have saved on the respective instrument.

SHOW CARD

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

[TRANSLATOR: same wording as for Q12a and Q12c]

Answers reflect ranking of saving instruments which are used by respondents

<del>I have no savings</del>	<del>77</del>
Do not know	88
No answer	99

**Interviewer and coding instructions:**

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

The show card has the following appearance.

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

Accordingly, the respondent answers 2,7 and 1. The coding should be 19d\_1=2, 19d\_2=7 and 19d\_3=1.

If the respondent does not want to answer ~~or has no savings~~ then 19d\_1 should be 99 ~~or 77,~~ respectively.

19da) DELETED

19e) DELETED

20) [ASK ALL] Do you, either personally or together with your partner, have any loans?  
 [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	
[Remark for Croatia Serbia, Macedonia and Bosnia-Herzegovina or indexed to a foreign currency]		
my loans are predominantly denominated in foreign currencies	3	
about equal amount of loans in local and foreign currencies	4	
my loans are predominantly denominated in local currency	5	
my loans are solely denominated in local currency	6	
Don't know	8	[Q22]
No answer	9	[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	1
for consumption goods (furniture, travelling, household appliances, etc.)	2
to finance a car	3
for other purposes	4
Don't know	8
No answer	9

20b1) DELETED

20b2) DELETED

20b3) DELETED

20c) DELETED

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

No	1
Yes	
...in [LOCAL CURRENCY]	2
...in euro	3
...in Swiss franc	4
...in other foreign currency	5
Don't know	8
No answer	9

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

22f) DELETED

23\_1) DELETED

23a) DELETED

24) DELETED

27) DELETED

28) DELETED

29) DELETED

30) DELETED

31) DELETED

32) DELETED

33) DELETED

## **Socio-demographics**

For the survey waves 2007 autumn to 2012 spring, each opinion poll institute asked the key socio-demographic questions in the phrasing and categories that were considered most appropriate for the respective countries. OeNB only specified which socio-demographic characteristics had to be elicited. Thus, questions could vary across time and/or countries and socio-demographic data are harmonized ex post for the waves 2007-2012 spring at OeNB (see documentation on OeNB Euro Survey website).

Gender

Age

Head of Household

Size of household

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

Employment status

Profession

Region

Size of town/village

Education

Net income of household (monthly)