

**Documentation of the
Bundesbank Consumer Expectations Survey**

Wave 12

Deutsche Bundesbank
Research Centre

Version: 0.28 (16 December 2020)
Contact: online-pilot@bundesbank.de

Notes

1. General coding:

For all questions, the following codes apply.

-9999	Dropout: The respondent did not answer the question due to dropout
-9998	No answer: The respondent clicked on “no answer” instead of answering the question
-9997	Don’t know: The respondent clicked on “don’t know” instead of answering the question
-6666	Does not apply: The question or response option was not shown to the respondent due to filters or prior item non-response
-5555	Recoded by BBk: A coding or data error that was recorded by the Bundesbank

2. Legend for question header:

Each question header includes information on the name of the question, whether it was part of the core questionnaire (“CORE”) or was specifically included for a research project (“PRO”), the broad topic and the variable name(s).

Legend	Question name	Question source	Topic	Variable name
Example 1	001	CORE	Current policy issue	currsit
Example 2	101	PRO	Risks owning/renting	rentorbuy_[a-i, _other]

3. Question filtering and coding:

Coding details, filters and conditional redirects are highlighted by [Courier](#). If questions are posed to all respondents, this is not explicitly stated. For filtered questions, the filter is at the top and refers to the question name, e.g.:

003B	CORE	Intention to buy property	intbuyprop_owner
<code>Input filter: 002 == 2 3 4</code>			

4. Variable name

Variable **names** are indicated in the top right corner. If the questions has multiple items, the items are indicated by underscores and a **letter**. Enumeration letters correspond to variable names. The **coding** of the variables is numeric and indicates the scale.

004	Core	Expectations qualitative	expmacroquali_ [a-f]
After the term "inflation rate", an info box (i) with the following definition is shown: "Inflation is the percentage increase in the general price level. It is mostly measured using the consumer price index."			
Order of items a-f is generated randomly for each respondent.			
<p>Now we would like to ask you about your assessment of general economic developments in Germany over the next twelve months.</p> <p>QUESTION: What developments do you expect in the following metrics over the next twelve months? Will ...</p> <p>1 = decrease significantly 2 = decrease slightly 3 = stay roughly the same 4 = increase slightly 5 = increase significantly</p> <p>For more information, please click on the (i) button.</p> <ul style="list-style-type: none">a the unemployment rate in Germanyb rents in your areac lending ratesd interest rates on savings accountse the inflation rate (i)f property prices in your area			

Structure of the questionnaires and the dataset

Variable name	Topic	Wave	Origin
currsit_text	Current policy issue	001	Core
expmacroquali_[a-h]	Expectations qualitative	004	Core
exphp_point	House price expectations quantitative	1201	Core
exphp_prob_[a-j]	House price expectations probabilistic	1202	Core
indef	Inflation expectations qualitative	005A	Core
inflexppoint	Inflation expectations quantitative	005B	Core
infexprob_[a-j]	Inflation expectations probabilistic	1203	Core
expint_sav	Interest rate expectations	1204	Core
spendintent_[a-i]	Planned expenditure	1205	Core
payment_behav_[a-g]	Typical payment behaviour	1212	Z
importance_society_[a-j]	Importance of different topics for society	1206	Pro T1
behachange_[a-k]	Actions to fight climate	1207	Pro T1
behachange_[a-j][1-5]	Actions to fight climate change	1208	Pro T1
monmanag_[a-f]	Money Management	1209A	Pro RB
mpx	MPX	1210A-F	Pro RB
post_spendintent_[a-h]	Spending Distribution – Follow Up	1211	Pro RB
homeown	Home ownership	002	Core
selfcontrol_[a-i]	Self-control and behaviour	1213	Pro RB
monmanag_[a-f]	Item-Battery on Money Management	1209B	Pro RB
loans_[a-c]	Ownership of loans	1214	Pro F33
loans_value[a-b]	Value of loans	1215	Pro F33
expected_pd	expected_pd	1216	Pro F33
dax12months_[a-h]	Mental Model	1217A/B	Pro BW
own_portfolio_[a-h]	Own portfolio	1218	Pro BW
info_selection	Information Selection	1219	Pro BW
know_dax_pre	Treatment-specific Prior Question	1220A-C	Pro BW
stockexp_post_[a-b]	Expected DAX change	1221	Pro BW
dividentchange_[a-b]	Expected Dividend Change	1222	Pro BW
info_cost1_[a-f]	Information cost	1220D	Pro BW
restr_corona_[a-b]	Restriction public life	1223	Core Corona
corona_restr_[b-c]	Corona	1224	Core Corona
corona_literacy	Corona literacy	1225	Core Corona
corona_impactind_pers_[a-d]	Losses due to corona	1226	Core Corona
qinterest	Feedback questions 1	009	Core
qeasy	Feedback questions 2	009	Core
qlong	Feedback questions 3	009	Core
feedbackopen	Open feedback question	010	Core
feedbackhelp_[a,b]	Feedback on aids used	011	Core
eastwest1989	RESIDENCE IN 1989	eastwest1989	Soz
eduschool	EDUCATION SCHOOL	eduschool	Soz
eduwork	PROFESSIONAL EDUCATION	eduwork	Soz
employ	EMPLOYMENT STATUS 1	employ	Soz
employ2	EMPLOYMENT STATUS -2	employ2	Soz
profession	PROFESSION	profession	Soz
hysize	HOUSEHOLD SIZE	hysize	Soz
hhchildren	HOUSEHOLD CHILDREN	hhchildnum	Soz
agechild[1-...]	CHILDREN AGE	agechild	Soz

hhinc	HOUSEHOLD INCOME	hhinc	Soz
pinc	PERSONAL INCOME	pinc	Soz

000	Core	OPENING 1
<p>Welcome to a new survey in forsa.omninet.</p> <p>Important information concerning the study:</p> <ul style="list-style-type: none"> ▪ To navigate through the survey, please only use the “Continue” button at the bottom of the screen. Please do <u>not</u> use the buttons in your browser or the back button on your phone or tablet. ▪ To ensure that the individual questions are displayed correctly, use an up-to-date browser such as Google Chrome, Mozilla Firefox (version 12 or later), Apple Safari (version 6 or later), Opera (version 20 or later) or Microsoft Edge. Using older browsers, particularly Internet Explorer 8 and earlier, can result in limited functionality in terms of design and ease of use. <p>If you have any questions, problems or comments concerning the content, operability or look of the survey, you can contact the forsa.omninet Support Team from Monday to Friday between 09:00 and 18:00 on the free telephone number <u>0800 3677 201</u> or by email at <u>omninet@forsa.de</u>.</p>		

000	Core	OPENING 2
<p>Thank you for taking the time to complete this survey that we are conducting on behalf of the Deutsche Bundesbank.</p> <p>It will take roughly 20 minutes to complete. We would like to ask you about your expectations regarding economic developments. There is no right or wrong answer for most of the questions – we are interested in your views and opinions. Your answers will be treated confidentially. It will help us a great deal if you answer the questions as carefully as possible.</p> <p>If you are unable or do not want to answer a question, simply click CONTINUE until the next question appears.</p>		

000	Core	OPENING 3
<p>We assure you that the data we collect will only be used in anonymised form to assist the Deutsche Bundesbank in fulfilling its tasks as part of the European System of Central Banks. This includes, for example, use of the data for monetary policy and financial stability purposes, including research.</p> <p>Likewise, the data will only be shared in anonymised form and on a project-by-project basis with research bodies for non-commercial research purposes. The data we collect are stored, processed and shared in such a way as to prevent them being linked to you personally. The data are therefore anonymous. By participating in this survey, you give your consent for your data to be stored, processed and shared for the purposes stated above.</p> <p>You will find more information, details of how to contact the project team and selected results of the survey on the Bundesbank’s website: https://www.bundesbank.de/en/bundesbank/research/pilot-survey-on-consumer-expectations/bundesbank-online-pilot-survey-on-consumer-expectations-794568</p>		

001	Core	Current policy issue	currsit_text
Variable is not included in the scientific use file.			
<p>QUESTION: To begin with, we would like to ask you a general question: what, in your opinion, are the <u>three most important</u> problems in Germany at present?</p> <p>Please type your answer in the text field.</p> <p>[Input field]</p>			

004	Core	Expectations qualitative	expmacroquali_[a-h]
After the term "inflation rate", an info box (i) with the following definition is shown: "Inflation is the percentage increase in the general price level. It is mostly measured using the consumer price index."			
Order of the eight categories is generated randomly for each respondent.			
<p>Now we would like to ask you about your assessment of general economic developments in Germany over the next twelve months.</p> <p>QUESTION: What developments do you expect in the following metrics <u>over the next twelve months</u>? Will ...</p> <p>1 = decrease significantly 2 = decrease slightly 3 = stay roughly the same 4 = increase slightly 5 = increase significantly</p> <p>For more information, please click the (i) button.</p> <ul style="list-style-type: none"> a The unemployment rate in Germany b Rents in your area c Lending rates d Interest rates on savings accounts e The inflation rate f Property prices in your area g Economic growth in Germany h Fuel prices x The general tax burden for households 			

1201	Core	House price expectations quantitative	exphp_point
<p>QUESTION: By what percentage do you think property prices in your area will change <u>over the next twelve months</u>?</p> <p>Please enter a value in the input field (values may have one decimal place). Please use <u>a full stop rather than a comma</u> as the decimal separator. If it is assumed that property prices will fall, please enter a negative value.</p> <p>[Input field] percent</p>			

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---	Split sample 1	RANDOMISATION 1
<p>The entire sample is split randomly into two groups. A randomisation dummy (drandom1) is used for questions 1202, 1203, 1206, 1207, 1208, 1212, 1214, 1215, 1216.</p>		
<p>One factor variable: drandom1</p> <p>1 = group A1 (n = 2000)</p> <p>2 = group B1 (n = 2000)</p>		

1202	Core	House price expectations probabilistic	exphp_prob_[a-j]
<p>Input filter: drandom1 = 1</p>			
<p>The programming of the question requires the sum of the variables to be 100. The current sum of all entered points is shown to the respondent when answering the question. Respondents are asked to correct their responses if the sum does not equal 100.</p>			
<p>QUESTION: In your opinion, how likely is it that property prices in your area will change as follows <u>over the next twelve months</u>?</p> <p>Note: The aim of this question is to determine how likely you think it is that something specific will happen in the future. You can rate the likelihood on a scale from 0 to 100, with 0 meaning that an event is completely unlikely and 100 meaning that you are absolutely certain it will happen. Use values between the two extremes to moderate the strength of your opinion. Please note that your answers to the categories have to add up to 100.</p> <ul style="list-style-type: none"> a Decrease by 12% or more b Decrease by between 8% and less than 12% c Decrease by between 4% and less than 8% d Decrease by between 2% and less than 4% e Decrease by between 0% and less than 2% f Increase by between 0% and less than 2% g Increase by between 2% and less than 4% h Increase by between 4% and less than 8% i Increase by between 8% and less than 12% j Increase by 12% or more 			

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<p>Now we would like you to think more carefully about the inflation rate.</p> <p><u>The inflation rate</u></p> <p>Inflation is the percentage increase in the general price level. It is mostly measured using the consumer price index. A decrease in the price level is generally described as “deflation”.</p>		

005A	Core	Inflation expectations qualitative	indef
<p>QUESTION: Do you think inflation or deflation is more likely <u>over the next twelve months</u>?</p> <p>Note: Inflation is the percentage increase in the general price level. It is mostly measured using the consumer price index. A decrease in the price level is generally described as “deflation”.</p> <p>Please select one answer.</p> <p>1 = Inflation more likely 2 = Deflation more likely</p>			

005B	Core	Inflation expectations quantitative	inflexpoint
<p>Both the inflation and deflation rates are entered and stored as positive values. The value of 005A indicates whether the respondent’s input describes an inflation or deflation rate.</p> <p>If 005A = 1 -9997 -9998</p> <p>QUESTION: What do you think the rate of inflation in Germany will roughly be <u>over the next twelve months</u>?</p> <p>If 005A = 2</p> <p>QUESTION: What do you think the rate of deflation in Germany will roughly be <u>over the next twelve months</u>?</p> <p>Note: Inflation is the percentage increase in the general price level. It is mostly measured using the consumer price index. A decrease in the price level is generally described as “deflation”.</p> <p>Please enter a value in the input field (values may have one decimal place).</p> <p>[Input field] percent</p>			

1203	Core	Inflation expectations probabilistic	infexprob_[a-j]
Input filter: <code>drandom1 == 2</code>			
The programming of the question requires the sum of the 10 variables to be 100. The current sum of all entered points is shown to the respondent when answering the question. Respondents are asked to correct their responses if the sum does not equal 100.			
<p>QUESTION: In your opinion, how likely is it that the rate of inflation will change as follows <u>over the next twelve months</u>?</p> <p>Note: The aim of this question is to determine how likely you think it is that something will happen in the future. You can rate the likelihood on a scale from 0 to 100, with 0 meaning that an event is completely unlikely and 100 meaning that you are absolutely certain it will happen. Use values between the two extremes to moderate the strength of your opinion. Please note that your answers to the categories have to add up to 100.</p> <ul style="list-style-type: none"> a The rate of deflation (opposite of inflation) will be 12% or higher. b The rate of deflation (opposite of inflation) will be between 8% and 12%. c The rate of deflation (opposite of inflation) will be between 4% and 8%. d The rate of deflation (opposite of inflation) will be between 2% and 4%. e The rate of deflation (opposite of inflation) will be between 0% and 2%. f The rate of inflation will be between 0% and 2%. g The rate of inflation will be between 2% and 4%. h The rate of inflation will be between 4% and 8%. i The rate of inflation will be between 8% and 12%. j The rate of inflation will be 12% or higher. 			

1204	Core	Interest rate expectations	expint_sav
Range of valid values: <code>-99.99 to 99.99</code>			
We would now like to ask you a little more about your expectations regarding interest rates on savings.			
<p>QUESTION: What do you expect interest rates on savings accounts to be on average <u>over the next twelve months</u>?</p> <p>Note: Please enter a value in the input field (up to two decimal places may be used). Please use <u>a full stop rather than a comma</u> as the decimal separator. If you assume that interest rates will be negative, please enter a negative value.</p> <p><code>[Input field]</code> percent</p>			

1205	Core	Planned expenditure	spendintent_[a-i]
<p>You will now be shown some everyday items that you can or need to buy.</p> <p>QUESTION: Please indicate if you are likely to spend more or less on the following items <u>over the next twelve months</u> than in the last year. What about ...</p> <p>1 = Plan to spend more 2 = Plan to spend roughly the same 3 = Plan to spend less</p> <p>Please select one answer for each row.</p> <p>a larger purchases (e.g. car, furniture, electrical devices, etc.)? b essential goods (e.g. food and beverages, non-food items such as cleaning products or similar)? c clothing and footwear? d entertainment/recreation (e.g. restaurant visits, cultural events, gym)? e mobility (e.g. fuel, car loans and running costs, bus and train tickets)? f services (e.g. hairdresser, childcare, medical costs)? g travel, holidays? h housing costs (e.g. rent, mortgage, ancillary costs)? i financial reserves?</p>			

1212	Z	Typical payment behaviour	payment_behav_[a-g]
<p><code>Input filter: drandom1 == 1</code></p> <p>The programming of the question requires the sum of the 7 variables to be 10. Respondents are asked to correct their responses if the sum does not equal 10.</p>			
<p>QUESTION: Think for a moment about how you pay for essential goods, e.g. at supermarkets, bakeries or drugstores. What means of payment did you use <u>for your last ten payments</u>? Please allocate these payments to the following means of payment:</p> <p>Note: Please note that the your answers to the categories must add up to 10.</p> <p>a Cash b Contactless with a girocard (previously EC card) or other debit card c Inserting a girocard (previously EC card) or other debit card into the terminal plus PIN or signature d Contactless with a credit card e Inserting a credit card into the terminal plus PIN or signature f Mobile payment using a smartphone g Other means of payment</p>			

1206	Pro T1	Importance of various topics for society	importance_society_[a-g]
Input filter: <code>drandom1 == 1</code>			
Order of the categories is generated randomly for each respondent.			
<p>QUESTION: Please now state how important you think the following points are <u>for society at large</u>.</p> <p>1 = Not at all important 2 -> 4 [no label] 5 = Very important</p> <p>a Protecting endangered animal and plant species b Fighting old-age poverty in Germany c Eliminating major income inequalities in Germany d Climate-friendly food production e Ordinary members of the public having more direct influence on political decisions f Stability of consumer prices g High economic growth</p>			

1207	Pro T1	Action to combat climate change	behachange_[a-k]																
Input filter: <code>drandom1 == 1</code>																			
Order of the categories is generated randomly for each respondent.																			
Clicking the button for the category "None of these" deselects all categories previously selected.																			
<p>QUESTION: Do you intend to do one or more of the following things <u>over the next six months</u>?</p> <p>1 = Applicable 2 = Not applicable</p> <p>Please select all answers that apply.</p> <table border="1"> <tbody> <tr> <td>a</td> <td>Make regular use of alternatives to driving, e.g. walking, cycling, public transport or car sharing</td> </tr> <tr> <td>b</td> <td>Lower your household's energy consumption (e.g. by improved thermal insulation, smart metering, etc.)</td> </tr> <tr> <td>c</td> <td>Switch to an energy provider that generates a larger proportion of its energy from renewable sources than your old provider</td> </tr> <tr> <td>d</td> <td>Buy a new low-emission car (e.g. hybrid or electric car)</td> </tr> <tr> <td>e</td> <td>Whenever possible, buy seasonal and locally produced food products</td> </tr> <tr> <td>f</td> <td>Try to reduce your waste and regularly separate recyclables</td> </tr> <tr> <td>g</td> <td>When making plans for holidays or other long-distance travel, bear in mind account the carbon footprint of the mode of transport</td> </tr> <tr> <td>h</td> <td>Avoid buying new items that are not absolutely essential (fashionable clothes, items of furniture, etc.)</td> </tr> </tbody> </table>				a	Make regular use of alternatives to driving, e.g. walking, cycling, public transport or car sharing	b	Lower your household's energy consumption (e.g. by improved thermal insulation, smart metering, etc.)	c	Switch to an energy provider that generates a larger proportion of its energy from renewable sources than your old provider	d	Buy a new low-emission car (e.g. hybrid or electric car)	e	Whenever possible, buy seasonal and locally produced food products	f	Try to reduce your waste and regularly separate recyclables	g	When making plans for holidays or other long-distance travel, bear in mind account the carbon footprint of the mode of transport	h	Avoid buying new items that are not absolutely essential (fashionable clothes, items of furniture, etc.)
a	Make regular use of alternatives to driving, e.g. walking, cycling, public transport or car sharing																		
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g	When making plans for holidays or other long-distance travel, bear in mind account the carbon footprint of the mode of transport																		
h	Avoid buying new items that are not absolutely essential (fashionable clothes, items of furniture, etc.)																		

i	Eat less meat
j	Invest in sustainable and/or environmentally friendly funds/securities
k	None of these

1208	Pro T1	Action to combat climate change	behachange_[a-j][1-5]			
Input filter: <code>drandom1 == 1 & behachange_[a-j] == 1</code>						
Allow multiple answers for "behachange2_[a-e]"						
<p>QUESTION: What are your main reasons for doing one or more of the following things <u>over the next six months?</u></p> <p>1 = Applicable 2 = Not applicable</p> <p>Please select all answers that apply.</p>						
		1) To protect the climate	2) Cost reasons	3) Health reasons	4) Working from home	5) Other reasons
	{If behachange_a=1 a Make regular use of alternatives to driving, e.g. walking, cycling, public transport or car sharing}					
	{If behachange_b=1 b Lower your household's energy consumption (e.g. by improved thermal insulation, smart metering, etc.)}					
	{If behachange_c=1 c Switch to an energy provider that generates a larger proportion of its energy from renewable sources than your old provider}					
	{If behachange_d=1 d Buy a new low-emission car (e.g. hybrid or electric car)}					

{Wenn behachange_e=1 e Whenever possible, buy seasonal and locally produced food products}						
{If behachange_f=1 f Try to reduce your waste and regularly sepa- rate recyclables}						
{If behachange_g=1 g When making plans for holidays or other long- distance travel, bear in mind account the carbon footprint of the mode of transport}						
{If behachange_h=1 h Avoid buying new items that are not abso- lutely essential (fashiona- ble clothes, items of furni- ture, etc.)}						
{If behachange_i=1 i Eat less meat}						
{If behachange_j=1 j Invest in sustaina- ble and/or environmentally friendly funds/securities}						

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---	Split sample 2	RANDOMISATION 2
The entire sample of approximately 4,000 respondents is split randomly into twelve groups. A randomisation dummy (drandom2) is used for questions 1209A, 1210-F, 1209B.		
<p>One factor variable: drandom2</p> <p>1 = group A2 (334 randomly selected respondents)</p> <p>2 = group B2 (334 randomly selected respondents)</p> <p>3 = group C2 (334 randomly selected respondents)</p> <p>4 = group D2 (333 randomly selected respondents)</p> <p>5 = group E2 (334 randomly selected respondents)</p> <p>6 = group F2 (333 randomly selected respondents)</p> <p>7 = group G2 (333 randomly selected respondents)</p> <p>8 = group H2 (333 randomly selected respondents)</p> <p>9 = group I2 (333 randomly selected respondents)</p> <p>10 = group J2 (333 randomly selected respondents)</p> <p>11 = group K2 (333 randomly selected respondents)</p> <p>12 = group L2 (333 randomly selected respondents)</p>		

1209A	Pro RB	Money management	monmanag_[a-f]
Input filter: (drandom2 = 1) (drandom2 = 3) (drandom2 = 5) (drandom2 = 7) (drandom2 = 9) (drandom2 = 11)			
Order of the items is generated randomly for each respondent.			
<p>QUESTION: How far do you agree or disagree with the following statements?</p> <p>1 = Strongly disagree 2 - 6[no label] 7 = Strongly agree</p> <p>a I budget money for certain expenses (e.g. a budget for food, clothing, entertainment/recreation, travel, etc.). b I never spend more than a fixed amount per month on food, clothing, entertainment/recreation, travel, etc. c If I spend more money on one thing, I save on other things. d If I spend more money than usual on one thing in one month, I spend less on other things in the next month. e I regularly withdraw a fixed amount to track how much money I'm spending. f I track my expenses very closely.</p>			

1210A	Pro RB	MPX (1-month) - base	mpx
Input filter: (drandom2 = 1) (drandom2 = 2) Range of valid values: 0-100, no decimal places.			
<p>QUESTION: Imagine that you unexpectedly receive a one-off payment from the government, <u>with no repayment obligation</u>, in the amount of <u>your monthly net household income</u>. How much of this would you spend <u>over the next twelve months</u> and how much would you save or use to repay loans?</p> <p>Note: Please state the amount that you would spend as a percentage share. Please respond with a value between 0 and 100. "0" means that you save the entire one-off payment or use it to repay loans; "100" means that you would spend the entire one-off payment over the next twelve months. Use the values 1 to 99 to scale your response.</p> <p>[Input field]</p>			

1210B	Pro RB	MPX (1-month) - cash	mpx
Input filter: (drandom2 = 3) (drandom2 = 4) Range of valid values: 0-100, no decimal places.			
<p>QUESTION: Imagine that you unexpectedly receive a one-off payment from the government, <u>with no repayment obligation</u>, in the amount of <u>your monthly net household income</u> – and this one-off payment is paid out in cash. How much of this would you spend <u>over the next twelve months</u> and how much would you save or use to repay loans?</p> <p>Note: Please state the amount that you would spend as a percentage share. Please respond with a value between 0 and 100. "0" means that you save the entire one-off payment or use it to repay loans; "100" means that you would spend the entire one-off payment over the next twelve months. Use the values 1 to 99 to scale your response.</p> <p>[Input field]</p>			

1210C	Pro RB	MPX (1-month) - overnight	mpx
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Input filter: (drandom2 = 5) | (drandom2 = 6)
Range of valid values: 0-100, no decimal places.

QUESTION: Imagine that you unexpectedly receive a one-off payment from the government, with no repayment obligation, in the amount of your monthly net household income – and this one-off payment is deposited in an **instant-access savings account that pays interest**. How much of this would you spend over the next twelve months and how much would you save or use to repay loans?

Note: Please state the amount that you would **spend** as a **percentage share**. Please respond with a value between 0 and 100. “0” means that you save the entire one-off payment or use it to repay loans; “100” means that you would spend the entire one-off payment over the next twelve months. Use the values 1 to 99 to scale your response.

[Input field]

1210D	Pro RB	MPX (3-month) - base	mpx
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Input filter: (drandom2 = 7) | (drandom2 = 8)
Range of valid values: 0-100, no decimal places.

QUESTION: Imagine that you unexpectedly receive a one-off payment from the government, with no repayment obligation, in the amount of three months’ net household income. How much of this would you spend over the next twelve months and how much would you save or use to repay loans?

Note: Please state the amount that you would **spend** as a **percentage share**. Please respond with a value between 0 and 100. “0” means that you save the entire one-off payment or use it to repay loans; “100” means that you would spend the entire one-off payment over the next twelve months. Use the values 1 to 99 to scale your response.

[Input field]

1210E	Pro RB	MPX (3-month) - cash	mpx
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Input filter: (drandom2 = 9) | (drandom2 = 10)
Range of valid values: 0-100, no decimal places.

QUESTION: Imagine that you unexpectedly receive a one-off payment from the government, with no repayment obligation, in the amount of three months’ net household income – and this one-off payment is paid out **in cash**. How much of this would you spend over the next twelve months and how much would you save or use to repay loans?

Note: Please state the amount that you would **spend** as a **percentage share**. Please respond with a value between 0 and 100. “0” means that you save the entire one-off payment or use it to repay loans; “100” means that you would spend the entire one-off payment over the next twelve months. Use the values 1 to 99 to scale your response.

[Input field]

1210F	Pro RB	MPX (3-month) - overnight	Mpx
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Input filter: (drandom2 = 11) | (drandom2 = 12)
Range of valid values: 0-100, no decimal places.

QUESTION: Imagine that you unexpectedly receive a one-off payment from the government, with no repayment obligation, in the amount of three months’ net household income – and this one-off

payment is deposited in an **instant-access savings account that pays interest**. How much of this would you spend over the next twelve months and how much would you save or use to repay loans?

Note: Please state the amount that you would **spend** as a **percentage share**. Please respond with a value between 0 and 100. "0" means that you save the entire one-off payment or use it to repay loans; "100" means that you would spend the entire one-off payment over the next twelve months. Use the values 1 to 99 to scale your response.

[Input field]

1211	Pro RB	Spending distribution - follow-up	post_spendintent_[a-h]
Input filter: if mpx > 0			
Order of the categories a-h is generated randomly for each respondent. The programming of the question requires the sum of the variables to be 100. The current sum of all points is shown to the respondent when answering the question. Respondents are asked to correct their responses if the sum does not equal 100.			
<p>QUESTION: How would you split the amount you would like to spend between the following categories?</p> <p>Note: Please click and drag the slide bar to enter your response. Each answer must be a value between 0 and 100. The sum of all responses must equal 100.</p> <ul style="list-style-type: none"> a General cost of living [Input field] b Holidays, travel, restaurant visits or other entertainment/recreation [Input field] c Donations/gifts [Input field] d Major purchases worth €1,000 or less (e.g. electrical devices, sports equipment, clothing) [Input field] e Larger purchases worth more than €1,000 (e.g. cars) [Input field] f Own training/training for members of the household [Input field] g Repairs/renovations (e.g. of vehicles or property) [Input field] h Other [Input field] 			

002	Core	Home ownership	homeown
<p>QUESTION: Does your household live in a rented property or an owner-occupied apartment or house?</p> <p>Please select one answer.</p> <ul style="list-style-type: none"> 1 = Rent and do not own any other home(s) 2 = Rent but own other home(s) 3 = Live in own apartment 4 = Live in own house 			

1213	Pro RB	Self-control and behaviour	selfcontrol_[a-i]
Order of the items a-i is generated randomly for each respondent			
<p>QUESTION: How far do you agree or disagree with the following statements?</p> <p>1 = Strongly disagree 2 -> 6 [no label] 7 = Strongly agree</p> <p>Please select one answer for each row.</p> <p>a I plan major spending and investment decisions more than one year ahead. b Before I go on holiday, I spend a lot of time finding out where I would most like to go and what I would like to do. c I have a lot of confidence in my mathematical skills. d I live in the here and now and do not really think about the future. e I actively follow through with the plans that I make. f I am generally a very patient person. g I rarely do anything without thinking about it thoroughly. h I often make impulse purchases. i I have put aside money for a possible emergency so that I can cover expenses for at least three months with no income.</p>			

1209B	Pro RB	Item battery on money management	monmanag_[a-f]
Input filter: (drandom2 = 2) (drandom2 = 4) (drandom2 = 6) (drandom2 = 8) (drandom2 = 10) (drandom2 = 12)			
Order of the categories a-f is generated randomly for each respondent.			
<p>QUESTION: And how far do you agree or disagree with the following statements?</p> <p>1 = Strongly disagree 2 – 6 [no label] 7 = Strongly agree</p> <p>a I budget money for certain expenses (e.g. a budget for food, clothing, entertainment/recreation, travel, etc.). b I never spend more than a fixed amount per month on food, clothing, entertainment/recreation, travel, etc. c If I spend more money on one thing, I save on other things. d If I spend more money than usual on one thing in one month, I spend less on other things in the next month. e I regularly withdraw a fixed amount to track how much money I'm spending. f I track my expenses very closely.</p>			

-	---	END SPLIT SAMPLE 2
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1214	Pro F33	Ownership of loans	loans_[a-c]
Input filter: <code>if drandom1 == 2</code>			
QUESTION: Has your household taken out loans that have not yet been fully repaid?			
a Yes, my household has outstanding loans that are backed by real estate collateral.			
b Yes, my household has outstanding loans that are not backed by real estate collateral (e.g. overdraft facilities, consumer credit, loans to finance a company or professional activity, for vehicles, house fittings, holidays or education).			
c No, my household has no outstanding loans at the moment.			

1215	Pro F33	Value of loans	loans_value[a-b]
Input filter: <code>if drandom1 == 2 & (loans_a==1 OR loans_b==1)</code>			
QUESTION: And how much do the outstanding loan amounts add up to in each case?			
a Outstanding amount of loans <u>backed by collateral</u> [Input field] euro [only show if loans_a==1]			
b Outstanding amount of loans <u>not backed by collateral</u> [Input field] euro [only show if loans b==1]			

1216	Pro F33	expected_pd	expected_pd
Input filter: <code>if drandom1 == 2 & (loans_a==1 OR loans_b==1)</code>			
QUESTION: In your opinion, how likely is it that you will be unable to service your debts <u>over the next three months</u> ?			
Note: Please enter a value between 0 and 100. "0" means very unlikely, "100" means very likely.			
[Input field] percent			

-	---	END SPLIT SAMPLE 1	
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---	---	INTRO - STOCK MARKET	
In the following section of the questionnaire, we would like to ask you some questions about the stock market. If you are not sure which answer to choose, please select the response that best reflects your opinion.			

---	Split sample 3	RANDOMISATION 3	
The entire sample is split randomly into two groups. A randomisation dummy (<code>drandom3</code>) is used for questions 1217A - 1217B.			
Drandom3: 1 = group A3 - (2,000 randomly selected respondents) 2 = group B3 - (2,000 randomly selected respondents)			

1217A	Pro BW	Mental model	dax12months_[a-d]
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Input filter: drandom3==1
Order of items a-d generated randomly.
After the term "price/earnings ratio", an info box (i) with the following definition is shown: "The price/earnings ratio measures the average ratio of a DAX-listed company's share price to its annual earnings."
<p>QUESTION: Below, you will see four different scenarios for how the German stock index (DAX) will perform. How do you think the German stock index (DAX) will respond to each of these scenarios <u>over the subsequent twelve months</u> after they materialise?</p> <p>Over the subsequent twelve months, the German stock index (DAX) will ...</p> <p>1 = decrease significantly 2 = decrease somewhat 3 = stay roughly the same 4 = increase somewhat 5 = increase significantly</p> <p>a Significant rise in the DAX over the past twelve months b Ratio of share prices to earnings (price/earnings ratio) in the DAX (i) is significantly above its long-term average c Significant increase in DAX companies' earnings over the past twelve months d Significant rise in the DAX over the past five years</p>

1217B	Pro BW	Mental model	dax12months_[a-d]
Input filter: drandom3==2			
Order of items a-d generated randomly.			
After the term "price/earnings ratio", an info box (i) with the following definition is shown: "The price/earnings ratio measures the average ratio of a DAX-listed company's share price to its annual earnings."			
<p>QUESTION: Below, you will see four different scenarios for how the German stock index (DAX) will perform. How do you think the German stock index (DAX) will respond to each of these scenarios <u>over the subsequent twelve months</u> after they materialise?</p> <p>Over the subsequent twelve months, the German stock index (DAX) will ...</p> <p>1 = decrease significantly 2 = decrease somewhat 3 = stay roughly the same 4 = increase somewhat 5 = increase significantly</p> <p>a Significant drop in the DAX over the past twelve months b Ratio of share prices to earnings (price/earnings ratio) in the DAX (i) is significantly below its long-term average c Significant drop in DAX companies' earnings over the past twelve months d Significant drop in the DAX over the past five years</p>			

---	---	END SPLIT SAMPLE 3
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1218	Pro BW	Own portfolio	own_portfolio_[a-h]
Range for each of the items below: 0-infinity, no decimal. No soft prompt.			
<p>QUESTION: We would now like to ask how your current financial assets (excluding real estate) are distributed across different asset classes. Please enter the approximate amount you currently have invested in the following asset classes.</p> <p>Note: All information throughout the survey will be treated completely anonymously. If you still do not wish to answer this question, simply click on "Continue". Enter 0 if you are not invested in the respective asset class.</p>			
a	Balances on savings and current accounts (incl. fixed-term deposits)		[Input field] euro
b	Cash		[Input field] euro
c	Shares (including funds/ETFs)		[Input field] euro
d	Fixed-income securities		[Input field] euro
e	Gold and precious metals		[Input field] euro
f	Savings agreements for private pension schemes (e.g. Riester/Rürup)		[Input field] euro
g	Other investments		[Input field] euro
Total:			[Calculated automatically]
h	Do not currently have any financial assets		

1219	Pro BW	Information selection	info_selection_[a-e]
Order of categories 1-5 is generated randomly for each respondent.			
After the term "price/earnings ratio", an info box (i) with the following definition is shown: "The price/earnings ratio measures the average ratio of a DAX-listed company's share price to its annual earnings."			
<p>QUESTION: Imagine you inherit a substantial sum of money and have to decide whether to invest part of this sum in shares. Which of the following items of information would help you most when making your decision?</p> <p>Note: Use the arrow keys to "drag and drop" the items of information according to how important they would be for your decision. Start with the item of information you think is most important. Assume that you would receive all items of information easily and free of charge.</p>			
a.	Change in the German stock index (DAX) on a long-term historical average		
b.	Change in the earnings of companies listed in the German stock index (DAX) over the last twelve months		
c.	Ratio of share prices to earnings (price/earnings ratio) (i) in the DAX in comparison to the long-term average		
d.	Experts' projection of how the German stock index (DAX) will perform over the next twelve months		
e.	Change in the German stock index (DAX) over the last five years		

---	---	START SPLIT SAMPLE 4
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---	Split sample 4	RANDOMISATION 4
The entire sample is split randomly into four groups. Randomisation dummy (drandom4) is used for questions 1220A - 1223.		
drandom4: 1 = group A4 - (1,000 randomly selected respondents) 2 = group B4 - (1,000 randomly selected respondents) 3 = group C4 - (1,000 randomly selected respondents) 4 = group D4 - (1,000 randomly selected respondents)		

1220A	Pro BW	Treatment-specific prior question	know_dax_pre
Input filter: (drandom4 == 1)			
QUESTION: By what percentage do you think the German stock index (DAX) has changed overall <u>over the past five years?</u>			
Note: Please use a positive value for an increase and a negative value for a decrease.			
[Input field] percent			

1220B	Pro BW	Treatment-specific prior question	know_dax_pre
Input filter: (drandom4 == 2)			
QUESTION: By what percentage do you think the earnings of all the companies listed in the German stock index (DAX) have changed overall <u>over the past twelve months?</u>			
Note: Please use a positive value for an increase and a negative value for a decrease.			
[Input field] percent			

1220C	Pro BW	Treatment-specific prior question	know_dax_pre
Input filter: (drandom4 == 3)			
After the term "price/earnings ratio", an info box (i) with the following definition is shown: "The price/earnings ratio measures the average ratio of a DAX-listed company's share price to its annual earnings."			
<p>QUESTION: How do you think the ratio of share prices to earnings in the German stock index (DAX) <u>currently</u> compares with the long-term average?</p> <p>The ratio of share prices to earnings (price/earnings ratio) (i) is currently ...</p> <p>1= significantly below the long-term average 2= somewhat below the long-term average 3= close to the long-term average 4= somewhat above the long-term average 5= significantly above the long-term average</p>			

---	Split sample 4	RANDOMISATION 4 – treatment stage
[if drandom4 = 1]		
We will now show you current information on the German stock index (DAX): The German stock index (DAX) has increased by around 16% overall over the past five years.		
[if drandom4 = 2]		
We will now show you current information on the German stock index (DAX): The earnings of the companies listed in the German stock index (DAX) have fallen by around 45% overall over the past twelve months.		
[if drandom4 = 3]		
We will now show you current information on the German stock index (DAX): The ratio of share prices to earnings in the German stock index (DAX) is currently significantly above the long-term average.		
[if drandom4 = 4]		
We will now show you current information on the rapeseed harvest in Germany: The average harvest yield (per hectare) of winter rapeseed increased by around 10% in 2019 compared with the previous year.		

1221	Pro BW	Expected DAX change	stockexp_post_[a-b]
<p>QUESTION: By what percentage do you think the German stock index (DAX) will change over the following periods?</p> <p>Note: The German stock index (DAX) can move as a result of price changes and dividend payouts by the shares it covers. Please use positive values for an increase and negative values for a decrease.</p> <p>Over the <u>next twelve months</u>: [Input field] percent Over the <u>next five years</u>: [Input field] percent</p>			

1222	Pro BW	Expected dividend change	dividentchange_[a-b]
<p>QUESTION: By what percentage do you think the <u>earnings (dividends) paid out</u> by DAX-listed companies will change?</p> <p>Note: This refers <u>only to the change in the dividends</u>, not the change in the share prices or the DAX as a whole. Please use a positive value for an increase and a negative value for a decrease.</p> <p>Over the <u>next twelve months</u>: [Input field] percent Over the <u>next five years</u>: [Input field] percent</p>			

1220D	Pro BW	Information cost	info_cost1_[a-f]
<p>Input filter: if drandom4 == 4</p> <p>Order of categories a-f is generated randomly for each respondent.</p>			
<p>QUESTION: Imagine you inherit a substantial sum of money and have to decide whether to invest part of this sum in shares. How <u>difficult</u> would it be for you to obtain the following information?</p> <p>Note: This refers to the time or money needed to obtain the information in question.</p> <p>1 = Very easy 2 = Easy 3 = Difficult 4 = Very difficult</p> <p>a Change in the German stock index (DAX) and its predecessors <u>on a long-term historical average</u> b Change in the German stock index (DAX) <u>over the past twelve months</u> c Change in the earnings of companies listed in the German stock index (DAX) <u>over the past twelve months</u> d Ratio of share prices to earnings (price/earnings ratio) in the German stock index (DAX) e Experts' projection of how the German stock index (DAX) will perform <u>over the next 12 months</u> f Change in the German stock index (DAX) <u>over the past five years</u></p>			

---	---	END SPLIT SAMPLE 4	
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---	---	Intro coronavirus
In closing, we would like to ask you four brief questions about current developments in connection with the coronavirus pandemic.		

1223	Core Coronavirus	Restriction public life	restr_corona_[a-b]
Respondents are only allowed to fill in the input field. The variable restr_corona_a indicates the selected unit (day, week, or month) and the variable restr_corona_b indicates the value given for the selected unit.			
QUESTION: How long do you think the coronavirus-related restrictions on events and gatherings will last? For ...			
Note: Please enter the number that you think is most likely. You can enter the value either in days, weeks or months. Please select one of the three fields.			
Please select whether you wish to enter the value in days, weeks or months.			
1 = Days [Range of valid values: 0 to 730]			
2 = Weeks [Range of valid values: 0 to 106]			
3 = Months [Range of valid values: 0 to 24]			
[Input field] [if restr_corona_a = 1: days; if restr_corona_a = 2: weeks; if restr_corona_a = 3: months]			

1224	Core Coronavirus	Coronavirus	corona_restr_[b-c]
QUESTION: How long do you think it will take for social life to return to a level comparable to before the start of the coronavirus pandemic?			
Note: Please enter the number that you think is most likely. You can enter the value either in days, weeks or months.			
1 = Days [range of valid values: 0 to 730]			
2 = Weeks [range of valid values: 0 to 106]			
3 = Months [range of valid values: 0 to 24]			
[Input field] days, weeks or months			
4 = Social life will never return to the pre-pandemic level.			

1225	Core Coronavirus	Coronavirus literacy	corona_literacy
Order of categories a-c is generated randomly for each respondent.			
<p>QUESTION: How far do you agree or disagree with the following statements?</p> <p>1 = Strongly agree 2 = Generally agree 3 = Don't know 4 = Generally disagree 5 = Strongly disagree</p> <p>a I understand the numbers and statistics on cases and deaths used in connection with the coronavirus pandemic. b I find it difficult to judge which reports on the coronavirus pandemic are true or false. c I avoid news on the coronavirus pandemic.</p>			

1226	Core Coronavirus	Losses due to coronavirus	corona_impactind_pers_[a-d]
<p>QUESTION: Have you experienced a loss of income or other financial losses (e.g. price losses, etc.) in connection with the coronavirus pandemic?</p> <p>1 = Applicable 2 = Not applicable</p> <p>Please select all answers that apply.</p> <p>a Yes, lost wage or salary income b Yes, other lost income, e.g. from rents and leases c Yes, other financial losses, e.g. price losses, equities, funds, securities d No, neither income losses nor any other financial losses</p>			

009	Core	Feedback questions	qinterest, qeasy, qlong
<p>We would now like you to answer a few questions regarding your assessment of the survey.</p> <p>QUESTION: How interesting did you find the survey overall?</p> <p>Please select one answer.</p> <p>1 = Very interesting 2 = Interesting 3 = Partly interesting/partly uninteresting 4 = Not very interesting 5 = Not interesting at all</p>			
<p>QUESTION: How <u>easy or difficult</u> was it to answer the questions overall?</p> <p>Please select one answer.</p> <p>1 = Very difficult 2 = Somewhat difficult 3 = Partly difficult/partly easy 4 = Somewhat easy 5 = Very easy</p>			
<p>QUESTION: How did you find <u>the length</u> of the survey?</p> <p>Please select one answer.</p> <p>1 = Far too long 2 = Somewhat too long 3 = Just right 4 = Somewhat too short 5 = Far too short</p>			

010	Core	Open feedback question	feedbackopen
<p><i>Variable is not included in the scientific use file.</i></p>			
<p>QUESTION: Did you have problems answering any of the questions?</p> <p>Please select one answer.</p> <p>1 = Yes: which questions or topics? <i>[Input field]</i> 2 = No</p>			

011	Core	Feedback on aids used	feedbackhelp_[a,b]
<p><i>The input field for feedbackhelp_b is activated if feedbackhelp_a=1. Variable feedbackhelp_b is not included in the scientific use file.</i></p>			
<p>QUESTION: Did you use any resources to answer the questions and, if so, what were they?</p> <p>1 = Yes, <i>[Input field]</i> 2 = No</p>			

eastwest1989	Core	RESIDENCE IN 1989	eastwest1989
Input filter: age > 28			
<p>QUESTION: In which part of Germany were you living shortly before the fall of the Berlin Wall on 9 November 1989?</p> <p>1 = In eastern Germany, the former German Democratic Republic 2 = In western Germany, the Federal Republic of Germany 3 = I moved to Germany after 1989</p>			

eduschool	Soz	EDUCATION SCHOOL	eduschool
Note: Categories are different from the ones in waves 1 to 3.			
<p>QUESTION: What is your highest level of educational attainment?</p> <p>1 = Still at school 2 = Completed lower secondary school 3 = Completed higher secondary school 4 = Polytechnical secondary school certificate, 10th grade 5 = University of applied sciences entrance diploma/completed technical school 6 = General or subject-specific university entrance diploma/senior school-leaving certificate (from a grammar school)/East German secondary school up to 12th grade (also with apprenticeship) 7 = Other school-leaving certificate 8 = No school-leaving certificate (and currently not a student)</p>			

eduwork	Soz	PROFESSIONAL EDUCATION	eduwork
Input filter: eduschool > 1			
<p>QUESTION: What level of vocational training or university degree do you have? Please think of your highest qualification here.</p> <p>1 = Currently in training or studying (bachelor's degree not yet completed) 2 = Completed vocational training (apprenticeship) 3 = Completed vocational training (vocational school or commercial college) 4 = Completed training at a technical or commercial college, school for master craftsmen or engineers or university of cooperative education with shorter preparation time (up to 880 hours) 5 = Completed training at a university of cooperative education with longer preparation time (more than 880 hours) 6 = Bachelor's degree, applied sciences degree, completed training at an engineering college 7 = Diploma or master's degree, completed teacher training course 8 = Doctorate/postdoctoral qualification obtained 9 = Other professional qualification 10 = No vocational training completed (and currently not in training/education)</p>			

employ	Soz	EMPLOYMENT STATUS 1	employ
Note: Categories are different from the ones in waves 1 to 3.			
<p>QUESTION: Which of the following best describes your employment status?</p> <p>1 = In full-time employment (including apprenticeship) 2 = In part-time employment (including phased retirement) 3 = In casual or irregular employment (including paid internship and integration measures) 4 = On maternity leave/parental leave/longer-term sick leave/other leave, planning to return to work 5 = Unemployed (officially registered) 6 = At school, university or in an unpaid internship 7 = Retiree or pensioner 8 = Retired early or about to retire (including unfit for work or reduced ability to work) 9 = Federal volunteer service/voluntary year 10 = Homemaker 11 = Other form of non-employment</p>			

employ2	Soz	EMPLOYMENT STATUS -2	employ2
Input filter: employ = 1 2 3 4. Note: Categories are different from the ones in waves 1 to 3.			
<p>QUESTION: Are you currently receiving short-time working benefits?</p> <p>1 = Yes 2 = No</p>			

profession	Soz	PROFESSION	profession
Input filter: employ = 1 2 3 4. Note: Categories are different from the ones in waves 1 to 3.			
<p>QUESTION: Which professional status currently applies to you?</p> <p>1 = Non-salaried employee, including in agriculture 2 = Salaried employee 3 = Civil servant (including judge, career and regular soldier) 4 = Self-employed or entrepreneur (including self-employed farmer) without employees 5 = Self-employed or entrepreneur (including self-employed farmer) with employees 6 = Trainee/intern 7 = Unpaid family worker 8 = Other</p>			

hhsiz	Soz	HOUSEHOLD SIZE	hhsiz
<p>QUESTION: How many persons live permanently in your household, including yourself? Please also consider all children living in your household.</p> <p>[Input field]</p>			

hhchildnum	Soz	HOUSEHOLD CHILDREN	hhchildren
If hhchildnum > hysize, both hysize and hhchildnum are asked again.			
QUESTION: And how many children under the age of 18 live in your household?			
[Input field]			

agechild	Soz	CHILDREN AGE	agechild[1-...]
If hhchildnum > 0. Respondents are asked to answer this question for each child.			
QUESTION: Please state the age of your children, starting with your oldest child.			
Oldest child [Input field]			
Second-oldest child [Input field]			
... oldest child [Input field]			

hhinc	Soz	HOUSEHOLD INCOME	hhinc
Note: Categories are different from those in waves 1 to 3.			
QUESTION: What is the total monthly net income of your household?			
This refers to the total amount, comprising wages, salaries, income from self-employment and pensions, in each case after deducting tax and social security contributions.			
In this amount, please include any income received through public aid, earnings from rents and leases, housing allowance, child benefits and any other sources of income.			
1 = Less than €500			
2 = €500 to €999			
3 = €1,000 to €1,499			
4 = €1,500 to €1,999			
5 = €2,000 to €2,499			
6 = €2,500 to €2,999			
7 = €3,000 to €3,499			
8 = €3,500 to €3,999			
9 = €4,000 to €4,999			
10 = €5,000 to €5,999			
11 = €6,000 to €7,999			
12 = €8,000 to €9,999			
13 = €10,000 or more			

pinc	Soz	PERSONAL INCOME	pinc
Input filter: hysize > 1. Note: Categories are different from those in waves 1 to 3.			
<p>QUESTION: And what is your total personal monthly net income?</p> <p>1 = Less than €500</p> <p>2 = €500 to €999</p> <p>3 = €1,000 to €1,499</p> <p>4 = €1,500 to €1,999</p> <p>5 = €2,000 to €2,499</p> <p>6 = €2,500 to €2,999</p> <p>7 = €3,000 to €3,499</p> <p>8 = €3,500 to €3,999</p> <p>9 = €4,000 to €4,999</p> <p>10 = €5,000 to €5,999</p> <p>11 = €6,000 or more</p>			

	Forsa	Automatically recorded	
Information that is included by forsa.			
Description			Variable name
Age of respondent			age
Gender of respondent			gender
1 = Male			
2 = Female			
3 = Other			
Sampling weights			weights
Day of interview			day
Month of interview			month
Survey wave			wave
Region			region
1 (north) = Lower Saxony, Schleswig-Holstein, Hamburg, Bremen			
2 (west) = North Rhine-Westphalia, Rhineland-Palatinate, Saarland			
3 (south) = Bavaria, Baden-Württemberg, Hesse			
4 (east) = Mecklenburg-West Pomerania, Saxony-Anhalt, Brandenburg, Berlin, Thuringia, Saxony			
Size of town where respondent lives			citysize
1 = < 5,000			
3 = 5,000 - 20,000			
4 = 20,000 - 100,000			
6 = 100,000 - 500,000			
7 = > 500,000			
Regional classification according to bik			bik
1 = < 50,000			
5 = 50,000 - 500,000 type 2/3/4			
6 = 50,000 - 500,000 type 1			
9 = > 500,000 type 2/3/4			
10 = > 500,000 type 1			