

**Documentation of the
Bundesbank Online Panel – Households (BOP-HH)**

Wave 18

Deutsche Bundesbank
Research Centre

Version: 0.7 (14 June 2021)
Contact: bop-hh@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 “No answer” instead of answering the question
-9997	Don't know: The respondent clicked “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
Input filter: 002 == 2 3 4			

4. Variable names

Variable **names** are indicated in the top right corner. If the question 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>Note: For more information, please click the (i) button.</p> <p>a the unemployment rate in Germany b rents in your area c lending rates d interest rates on savings accounts e the inflation rate (i) f property prices in your area</p>			

Structure of the questionnaires and the dataset

Variable name	Topic	Wave 18	Origin
mood2021	General mood 2021	CW001	Warm-up
coronadeal	Coping with coronavirus	CW002	Warm-up
percprob_[a-d]	Perceived problems	CP003	Core Corona
expmacroquali_[a-i,x]	Expectations qualitative	CM001	Core-M
devinfpoin	Inflation development	CQ002	Core-Q
infdef	Inflation expectations qualitative	CM002	Core-M
inflexppoin	Inflation expectations quantitative	CM003	Core-M
infexp[ro]b_[a-j]	Inflation expectations probabilistic	CM004	Core-M
Inflexppoin_long	Quantitative long-term inflation	CQ006A	Core-Q
Inflexppoin_long	Quantitative long-term inflation	CQ006B	Core-Q
expint_sav	Interest rate expectations	CQ005	Core-Q
incexp_[a-l]	Income expectations probability	CQ003	Core-Q
spentlastmon_[a-i]	Past expenditure	CQ004	Core-Q
spendintent_[a-i]	Planned expenditure	CM006	Core-M
payment_behav_[a-g]	Typical payment behaviour	CM007	Core-M
mpx	MPX	P1803	Pro RB
post_spendintent_[a-h]	Spending distribution follow-up	P1804	Pro RB
reason_post_[a-k]	Reason for spending/saving	P1805	Pro RB
homeown	Home ownership	CQ008	Core-Q
exphp_point	House price expectations quantitative	CM005	Core-M
exphp_prob_[a-j]	House price expectations probabilistic	CQ001	Core-Q
selfcontrol_[a-h]	Self-control and behaviour	P1801	Pro RB
monmanag_[a-h]	Money management	P1802	Pro RB
restr_corona_[a-b]	Restriction public life	CP001	Core policy
corona_restr_[b-c]	Coronavirus – back to normal	CP002	Core policy
corona_impactind_pers_[a-d]	Losses due to coronavirus	C1806	Core Corona
qinterest	Feedback questions	FB001	Core-FB
qeasy	Feedback questions	FB002	Core-FB
qlong	Feedback questions	FB003	Core-FB
eastwest1989	Residence in 1989	CO001	Core-S
eduschool	School education	CS001	Core-S
eduwork	Professional education	CS002	Core-S
employ	Employment status	CS003	Core-S
employ2	Short-time work	CS004	Core-S
profession	Profession	CS005	Core-S
party	Party affiliation	CS012	Core-S
hhsize	Household size	CS006	Core-S
hhchildren	Household children	CS007	Core-S
familystatus	Family status	CS010	Core-S
hhinc	Household income	CS008	Core-S
pinc	Personal income	CS009	Core-S
mainshopper_[a-d]	Main shopper	CS011	Core-S
netwealth_[a-b]	Wealth and debt	CQ007	Core-S

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 or problems, or comments on the content, usability or look of the survey, you can contact the forsa.omninet Support Team Monday to Friday from 09:00 to 18:00 on the free telephone number <u>0800 3677 201</u> or by email at omninet@forsa.de.</p>		

000	Core	OPENING 2A
<p><i>Respondent group: refresher only</i></p>		
<p>Thank you for taking the time to complete this survey, which we are conducting on behalf of the Deutsche Bundesbank.</p> <p>In the forthcoming period, we would like to survey you more regularly about the economic situation in Germany and your personal expectations and assessments in this regard. The survey will take roughly 20 minutes to complete.</p> <p>If you continue to take part in these Bundesbank surveys, you will be credited with additional bonus points on top of the regular bonus points you receive for every survey.</p> <p>There is no right or wrong answer for most of the questions – we are interested primarily in your views and opinions, regardless of how much you have engaged with the particular topic until now. Your answers will be treated strictly confidentially. It is important that you answer the questions as carefully as possible. If you are unable or do not want to answer a question, simply click CONTINUE until the next question appears.</p>		

000	Core	OPENING 2B
Respondent group: panel only		
<p>Thank you for once again taking the time to complete this survey, which we are conducting on behalf of the Deutsche Bundesbank.</p> <p>To allow us to continually monitor the economic situation in Germany and public expectations, it is important for us to survey opinions and assessments at different points in time. By participating in the survey again, you are helping to make that possible.</p> <p>If you continue to take part in these Bundesbank surveys, you will be credited with additional bonus points on top of the regular bonus points you receive for every survey.</p> <p>Like the previous surveys, it will take roughly 15 to 20 minutes to complete. As before, there is no right or wrong answer for most of the questions – we are primarily interested in your views and opinions, regardless of how much you have engaged with the particular topic until now.</p> <p>Your answers will continue to be treated strictly confidentially. It is important that you answer the questions as carefully as possible. 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. 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 can find more information, details of how to contact the project team and selected results of the survey on the Bundesbank’s website:</p> <p>https://www.bundesbank.de/en/bundesbank/research/pilot-survey-on-consumer-expectations/bundesbank-online-pilot-survey-on-consumer-expectations-794568</p>		

CW001	Warm-up	General mood 2021	mood2021
Respondent group: all			
<p>QUESTION: Thinking for a moment about your current circumstances, do you generally have an optimistic or pessimistic outlook for the rest of 2021?</p> <p>1 = Very optimistic 2 = Rather optimistic 3 = Rather pessimistic 4 = Very pessimistic</p>			

CW002	Warm-up	Coping with coronavirus	coronadeal
Respondent group: all			
<p>QUESTION: Broadly speaking, how has your household coped with the coronavirus pandemic until now?</p> <p>1 = Very well 2 = Well 3 = Poorly 4 = Very poorly</p>			

CP003	Core Covid	Perceived problems	percprob_[a-d]
Respondent group: all			
Order of the four categories is generated randomly for each respondent.			
<p>QUESTION: To what extent do you think the following developments/matters are a serious problem at present?</p> <p>1 = No problem at all 2 -> 9 [no label] 10 = An extremely serious problem</p> <p>Note: Please select one answer for each row.</p> <p>a Climate change b Coronavirus pandemic c Refugee situation in Greece, Syria and Turkey d Economic situation</p>			

CM001	Core-M	Expectations qualitative	expmacroquali_[a-i,x]
Respondent group: all			
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 ten 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>Note: For more information, please click the (i) button.</p> <p>a the unemployment rate in Germany b rents in your area c lending rates d interest rates on savings accounts e the inflation rate (i) f property prices in your area g economic growth in Germany h fuel prices i the German stock index DAX x the general tax burden for households</p>			

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Respondent group: all		
<p>Now we would like you to think more carefully about the inflation rate.</p> <p>The inflation rate</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>		

CQ002	Core-Q	Inflation development	devinfpoin
Respondent group: refresher only			
Range of valid values: -100.0 to 100.0			
<p>QUESTION: What do you think the rate of inflation or deflation in Germany was <u>over the past twelve months</u>?</p> <p>Note: If it is assumed that there was deflation, please enter a negative value. Values may have one decimal place.</p> <p>Please enter a value here: <input type="text"/> percent</p>			

CM002	Core-M	Expectation inflation or deflation	indef
Respondent group: all			
<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>			

CM003	Core-M	Inflation expectations quantitative	inflexppoint
Respondent group: all			
<p>Both the inflation and deflation rates are entered and stored as positive values. The value of CM002 indicates whether the respondent’s input describes an inflation or deflation rate. Range of valid values: 0.0 to 100.0</p> <p>If CM002 = 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 CM002 = 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>			

CM004	Core-M	Inflation expectations probabilistic	infexprob_[a-j]
Respondent group: all			
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 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. Please select one answer.</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. 			

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---	Split sample 1	RANDOMISATION 1
Respondent group: all		
The sample is split randomly into two groups. Randomisation dummy (drandom1) is used for the question CQ006A/B.		
One factor variable: drandom1		
1 = group A1 - half of the sample		
2 = group B1 - half of the sample		

CQ006A	Core-Q	Quantitative long-term inflation	Inflexppoint_long
Respondent group: all			
Range of valid values: -100.0 to 100.0			
Input filter: drandom1 = 1			
To end this section on inflation expectations, we would like to ask you to consider what developments you expect in the long term.			
<p>QUESTION: What value do you think the rate of inflation or deflation will take on average <u>over the next five years?</u></p> <p>Note: Please enter a value in the input field (values may have one decimal place). If it is assumed that prices will fall (deflation), please enter a negative value.</p> <p>[Input field] percent</p>			

CQ006B	Core-Q	Quantitative long-term inflation	Inflexppoint_long
Respondent group: all			
Range of valid values: -100.0 to 100.0			
Input filter: drandom1 = 2			
<p>To end this section on inflation expectations, we would like to ask you to consider what developments you expect in the long term.</p> <p>QUESTION: What value do you think the rate of inflation or deflation will take on average <u>over the next ten years</u>?</p> <p>Note: Please enter a value in the input field (values may have one decimal place). If it is assumed that prices will fall (deflation), please enter a negative value.</p> <p>[Input field] percent</p>			

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CQ005	Core-Q	Interest rate expectations	expint_sav
Respondent group: refresher only			
Range of valid values: -100.00 to 100.00			
<p>We would now like to ask you a little more about your expectations regarding interest rate developments and your income.</p> <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 (values may have two decimal places). If it is assumed that interest rates will be negative, please enter a negative value.</p> <p>[Input field] percent</p>			

CQ003	Core-Q	Income expectations probability	incexp_[a-l]
Respondent group: refresher only			
Show info box "Household" as in CQ008			
The programming of this 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>QUESTION: In your opinion, how likely is it that your household's (i) average monthly net income 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 €2,000 or more b Decrease by between €1,500 and less than €2,000 c Decrease by between €1,000 and less than €1,500 d Decrease by between €500 and less than €1,000 e Decrease by between €250 and less than €500 f Decrease by between €0 and less than €250 g Increase by between €0 and less than €250 h Increase by between €250 and less than €500 i Increase by between €500 and less than €1,000 j Increase by between €1,000 and less than €1,500 k Increase by between €1,500 and less than €2,000 l Increase by €2,000 or more 			

CQ004	Core-Q	Past expenditure	spentlastmon_[a-i]
Respondent group: all			
Range of valid values for every item: 0 - 100,000			
You will now be shown some everyday items that you can or need to buy.			
<p>QUESTION: If you think back to <u>last month</u>, roughly how much did you spend in euro on the following items?</p> <ul style="list-style-type: none"> a Major purchases (e.g. car, furniture, electrical appliances, 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 			

CM006	Core-M	Planned expenditure	spendintent_[a-i]
Respondent group: all			
<p>QUESTION: And are you likely to spend more or less on the following items <u>over the coming twelve months</u> than in the last twelve months? 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 major purchases (e.g. car, furniture, electrical appliances, 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>			

CM007	Core-M	Typical payment behaviour	payment_behav_[a-g]
Respondent group: all			
<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: The numbers you give to all the categories have to add up to ten.</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>			

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---	Split sample 2	RANDOMISATION 2
The entire sample of approximately 2,500 respondents is split randomly into twelve groups. Randomisation dummy (drandom2) is used for questions P1803 and P1804.		
One factor variable: drandom2		
1 = group A2 (416 randomly selected respondents)		
2 = group B2 (416 randomly selected respondents)		
3 = group C2 (417 randomly selected respondents)		
4 = group D2 (417 randomly selected respondents)		
5 = group E2 (417 randomly selected respondents)		
6 = group F2 (417 randomly selected respondents)		

P1803	Pro RB	MPX	mpx
Respondent group: all			
Range of valid values: 0 to 100			
drandom2 = 1			
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 . What percentage of this would you spend over the next twelve months and what percentage would you save or use to repay loans?			
drandom2 = 2			
QUESTION: Please 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 . What percentage of this would you spend over the next twelve months and what percentage would you save or use to repay loans?			
drandom2 = 3			
QUESTION: Please 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 into a savings account that is accessible at any time . What percentage of this would you spend over the next twelve months and what percentage would you save or use to repay loans?			
drandom2 = 4			
QUESTION: Please 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 . What percentage of this would you spend over the next twelve months and what percentage would you save or use to repay loans?			
drandom2 = 5			

QUESTION: Please 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 paid out **in cash**. What percentage would you spend **over the next twelve months** and what percentage would you save or use to repay loans?

`drandom2 = 6`

QUESTION: Please 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 paid into a **savings account that is accessible at any time**. What percentage of this would you spend **over the next twelve months** and what percentage 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] percent

P1804	ProRB	Spending distribution - follow-up	post_spendintent_[a-h]
<code>Input filter: if mpx > 0</code>			
<code>Order of the categories a-g is generated randomly for each respondent.</code>			
<code>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.</code>			
<code>Show a slider right next to each category with range of valid values: 0(10)100.</code>			
<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 slider 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 b Holidays, travel, restaurant visits or other entertainment/recreation c Donations/gifts d Major purchases worth €1,000 or less (e.g. electrical devices, sports equipment, clothing) e Major purchases worth more than €1,000 (e.g. cars) f Training or education for yourself or members of your household g Repairs/renovations (e.g. of vehicles or property) h Other 			

P1805	Pro RB	Reason for spending/saving	reason_post_[a-k]
Randomise the order of item a-i (except Other)			
If Value for P1803			
<p>QUESTION: You stated that you would spend [mpx – Value of P1803] percent of a one-off payment. What are the main reasons for your decision?</p> <p>Note: Please select all answers that apply.</p> <p>a It would be too much effort to transfer the money from my savings account to my current account. [if drandom2= 3 6]</p> <p>b It would be too much effort to deposit the money into a bank account. [if drandom2= 2 5]</p> <p>c I never spend money on my savings account. [if drandom2= 3 6]</p> <p>d I do not like spending money from my savings account. [if drandom2= 3 6]</p> <p>e I simply enjoy spending money.</p> <p>f I would rather pay off my debts than spend the money.</p> <p>g There is nothing specific I would like to buy beyond my usual purchases.</p> <p>h The one-off payment is not enough to make a major purchase.</p> <p>i I would save the money for a potential tax increase.</p> <p>j Other reasons: [Input field]</p>			

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CQ008	Core-Q	Home ownership	homeown
Respondent group: all			
Show info box in CQ008, CQ003, CS006, CS007, CS008, CS009			
<p>A household is defined as persons who <u>live together</u> and “<u>maintain together</u>”, i.e. share the cost of daily life, not calculating their purchases separately.</p> <p><u>Independent households</u> are persons or groups of persons who are:</p> <p>(1) housemates with no family or partnership attachments to each other, or;</p> <p>(2) domestic staff residing at that address.</p> <p><u>Persons who are temporarily absent</u>, e.g. commuters, students, trainees, children under 18 in joint custody, and persons in hospital or on vacation, are also deemed to be part of a household.</p> <p>What matters is that the person is <u>only temporarily absent and normally lives in the household</u>, or the address of the household is registered as their main residence.</p>			
<p>In the following section, we would like to ask you some questions on property prices and rents.</p> <p>QUESTION: Does your household (i) live in a rented property or an owner-occupied apartment or house?</p> <p>Please select one answer.</p> <p>1 = Rent and do not own any other home(s)</p> <p>2 = Rent but own other home(s)</p> <p>3 = Live in own apartment</p> <p>4 = Live in own house</p>			

CM005	Core-M	House price expectations quantitative	exphp_point
Respondent group: all			
Range of valid values: -100.0 to +100.0			
QUESTION: By what percentage do you think property prices in your area will change <u>over the next twelve months?</u>			
Note: Please enter a value in the input field (values may have one decimal place). If it is assumed that property prices will fall, please enter a negative value.			
[Input field] percent			

CQ001	Core-Q	House price expectations probabilistic	exphp_prob_[a-j]
Respondent group: refresher only			
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.			
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>			
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.			
<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 			

P1801	Pro RB	Self-control and behaviour	selfcontrol_[a-h]
Respondent group: all			
Order of the items a-h is generated randomly for each respondent.			
<p>QUESTION: We would now like to ask you to evaluate a number of different statements. To what extent do you agree or disagree with the following statements?</p> <p>Please select one answer for each row.</p> <p>1 = Strongly disagree 2 -> 6 [no label] 7 = Strongly agree</p> <p>a I plan major spending and investment decisions more than one year in advance. b I have a lot of confidence in my mathematical skills. c I live in the here and now and do not really think about the future. d I actively follow through with the plans that I make. e I am generally a very patient person. f I rarely do anything without thinking about it thoroughly. g I often make impulse purchases. h I have put aside money for a possible emergency so that I can cover expenses for at least three months with no income.</p>			

P1802	Pro RB	Money management	monmanag_[a-h]
Respondent group: all			
Order of the items a-h is generated randomly for each respondent.			
<p>QUESTION: And to what extent 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 have set aside money for specific purposes (e.g. a budget for food, clothing, entertainment/recreation, mobility, etc.). b I never spend more than a fixed amount per month on food, clothing, entertainment/recreation, mobility, etc. c If I spend more money on one thing, I will save on something else. 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. g I have a tendency to put off important financial decisions. h I find it is too much work to regularly switch electricity or mobile phone contracts to get better terms and conditions.</p>			

CP001	Core policy	Restriction of public life	restr_corona_[a-b]
Respondent group: all			
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.			
<p>QUESTION: How much longer do you think the coronavirus-related restrictions on events and gatherings will go on for? For ...</p> <p>Note: Please enter the number that you think is most likely. You can enter the value in either 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.</p> <p>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]</p> <p>[Input field] [if restr_corona_a = 1: days; if restr_corona_a = 2: weeks; if restr_corona_a = 3: months]</p>			

CP002	Core policy	Coronavirus – back to normal	corona_restr_[b-c]
Respondent group: all			
<p>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?</p> <p>Note: Please enter the number that you think is most likely. You can enter the value either in days, weeks or months.</p> <p>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]</p> <p>[Input field] days, weeks or months</p> <p>4 = Social life will never return to the pre-pandemic level.</p>			

C1806	Core Corona	Losses due to coronavirus	corona_impactind_pers_[a-d]
Respondent group: all			
Please unselect all selected items if item d is selected.			
<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>Note: 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>			

FB001	Core-FB	Feedback questions	qinterest, qeasy, qlong
Respondent group: all			
We would now like you to answer a few questions regarding your assessment of the survey. QUESTION: How interesting did you find the survey overall? Please select one answer. 1 = Very interesting 2 = Interesting 3 = Partly interesting/partly uninteresting 4 = Not so interesting 5 = Not interesting at all			

FB002	Core-FB	Feedback questions	qinterest, qeasy, qlong
Respondent group: all			
QUESTION: How <u>easy or difficult</u> was it to answer the questions? Please select one answer. 1 = Very difficult 2 = Somewhat difficult 3 = Partly difficult/partly easy 4 = Somewhat easy 5 = Very easy			

FB003	Core-FB	Feedback questions	qinterest, qeasy, qlong
Respondent group: all			
QUESTION: How did you find <u>the length</u> of the survey? Please select one answer. 1 = Far too long 2 = Somewhat too long 3 = Just right 4 = Somewhat too short 5 = Far too short			

CO001	Core-S	Residence in 1989	eastwest1989
Respondent group: refresher only			
Input filter: age > 30			
QUESTION: In which part of Germany were you living shortly before the fall of the Berlin Wall on 9 November 1989? 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			

CS001	Core-S	School education	eduschool
Respondent group: refresher only			
<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>			

CS002	Core-S	Professional education	eduwork
Respondent group: refresher only			
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/higher education)</p>			

CS003	Core-S	Employment status	employ
Respondent group: all			
<p>QUESTION: Which of the following best describes your employment status?</p> <p>1 = In full-time employment (including apprenticeship)</p> <p>2 = In part-time employment (including phased retirement)</p> <p>3 = In casual or irregular employment (including paid internship and integration measures)</p> <p>4 = On maternity leave/parental leave/longer-term sick leave/other leave, planning to return to work</p> <p>5 = Unemployed (officially registered)</p> <p>6 = At school, university or in an unpaid internship</p> <p>7 = Retiree or pensioner</p> <p>8 = Retired early or about to retire (including unfit for work or reduced ability to work)</p> <p>9 = Federal volunteer service/voluntary year</p> <p>10 = Homemaker</p> <p>11 = Other form of non-employment</p>			

CS004	Core-S	Short-time work	employ2
Respondent group: all			
Input filter: employ = 1 2 3 4			
<p>QUESTION: Are you currently receiving short-time working benefits?</p> <p>1 = Yes</p> <p>2 = No</p>			

CS005	Core-S	Profession	profession
Respondent group: all			
Input filter: employ = 1 2 3 4			
<p>QUESTION: Which professional status currently applies to you?</p> <p>1 = Non-salaried employee, including in agriculture</p> <p>2 = Salaried employee</p> <p>3 = Civil servant (including judge, career and regular soldier)</p> <p>4 = Self-employed or entrepreneur (including self-employed farmer) without employees</p> <p>5 = Self-employed or entrepreneur (including self-employed farmer) with employees</p> <p>6 = Trainee/intern</p> <p>7 = Unpaid family worker</p> <p>8 = Other</p>			

CS012	Core	Party affiliation	party
Respondent group: all			
<p>QUESTION: A lot of people have a lengthy affiliation with a particular political party, although they may also vote for a different party from time to time. What is your situation: do you – generally speaking – have an affiliation with a certain party?</p> <p>Please select one answer.</p> <p>1 = CDU/CSU 2 = SPD 3 = FDP 4 = Bündnis 90/Die Grünen 5 = Die Linke 6 = AfD 7 = Another party 8 = No party</p>			

CS006	Core-S	Household size	hhsizes
Respondent group: all			
Show info box "Household" as in CQ008			
<p>QUESTION: How many persons live permanently in your household (i), including yourself? Please also consider all children living in your household.</p> <p>[Input field]</p>			

CS007	Core-S	Household children	hhchildren
Respondent group: all			
Show info box "Household" as in CQ008			
<p>QUESTION: And how many children under the age of 18 live in your household (i)?</p> <p>[Input field]</p>			

CS010	Core-S	Family status	familystatus
Respondent group: refresher only			
<p>QUESTION: What is your marital status?</p> <p>Note: The question is referring to your legal marital status. "Registered partnership" means that it is or was a <u>same-sex</u> partnership within the meaning of the German Law on Civil Partnerships (<i>Lebenspartnerschaftsgesetz</i>).</p> <p>1 Married/in a registered partnership, living with partner 2 Married/in a registered partnership, separated from partner 3 Single 4 Single, living with partner 5 Divorced/registered partnership ended 6 Widowed/registered partner passed away</p>			

CS008	Core-S	Household income	hhinc
Respondent group: all			
Show info box "Household" as in CQ008			
<p>QUESTION: What is the total monthly net income of your household (i)?</p> <p>Note: 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.</p> <p>If your net household income has varied over the last twelve months, please enter the average of the last twelve months.</p> <p>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</p>			

CS009	Core-S	Personal income	pinc
Input filter: hhsize > 1.			
<p>QUESTION: And what is your total personal monthly net income?</p> <p>Note: If your net personal income has varied over the last twelve months, please enter the average of the last twelve months.</p> <p>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 or more</p>			

CS011	Core-S	Main shopper	mainshopper_[a-d]
Respondent group: refresher only			
Input filter: hhsiz > 1			
<p>QUESTION: In your household, who is primarily responsible for the following?</p> <p>1 = Mostly myself 2 = My partner/another member of the household and myself together 3 = Mostly my partner/another member of the household</p> <p>a Everyday purchases (e.g. grocery shopping) b Major purchases (e.g. furniture, car) c Meal planning and preparation d Decisions regarding savings and financial assets</p>			

CQ007	Core-Q	Wealth and debt	netwealth_[a-c]																																	
Respondent group: refresher only																																				
At the end of the question, an info box (i) with the following text is shown: "Assets include real estate, vehicles, holdings in enterprises, financial assets, and balances with insurance companies. Liabilities include mortgage debt, consumer credit, overdrawn current accounts and other debt or liabilities."																																				
<p>QUESTION: How high do you estimate the total assets and liabilities of your household to be?</p> <table border="0"> <thead> <tr> <th>Total assets</th> <th>Collateralised loans</th> <th>Uncollateralised loans</th> </tr> </thead> <tbody> <tr> <td>1. €0 to less than €2,500</td> <td>1. 0 (no loans)</td> <td>1. 0 (no loans)</td> </tr> <tr> <td>2. €2,500 to less than €5,000</td> <td>2. Debts totalling €1 to less than €25,000</td> <td>2. Debts totalling €1 to less than €1,000</td> </tr> <tr> <td>3. €5,000 to less than €10,000</td> <td>3. €25,000 to less than €50,000</td> <td>3. €1,000 to less than €2,000</td> </tr> <tr> <td>4. €10,000 to less than €25,000</td> <td>4. €50,000 to less than €100,000</td> <td>4. €2,000 to less than €5,000</td> </tr> <tr> <td>5. €25,000 to less than €50,000</td> <td>5. €100,000 to less than €150,000</td> <td>5. €5,000 to less than €10,000</td> </tr> <tr> <td>6. €50,000 to less than €75,000</td> <td>6. €150,000 to less than €200,000</td> <td>6. €10,000 to less than €20,000</td> </tr> <tr> <td>7. €75,000 to less than €100,000</td> <td>7. €200,000 to less than €300,000</td> <td>7. €20,000 to less than €40,000</td> </tr> <tr> <td>8. €100,000 to less than €250,000</td> <td>8. €300,000 to less than €500,000</td> <td>8. €40,000 or more</td> </tr> <tr> <td>9. €250,000 to less than €500,000</td> <td>9. €500,000 or more</td> <td></td> </tr> <tr> <td>10. €500,000 or more</td> <td></td> <td></td> </tr> </tbody> </table> <p>a – Total assets (gross) b – Amount of outstanding <u>collateralised</u> loans (mortgage loans) c – Amount of outstanding <u>uncollateralised</u> loans (e.g. overdraft facilities, consumer credit, loans to finance an enterprise or a professional activity, for vehicles, house fittings, holidays or education, loans from friends and family)</p>				Total assets	Collateralised loans	Uncollateralised loans	1. €0 to less than €2,500	1. 0 (no loans)	1. 0 (no loans)	2. €2,500 to less than €5,000	2. Debts totalling €1 to less than €25,000	2. Debts totalling €1 to less than €1,000	3. €5,000 to less than €10,000	3. €25,000 to less than €50,000	3. €1,000 to less than €2,000	4. €10,000 to less than €25,000	4. €50,000 to less than €100,000	4. €2,000 to less than €5,000	5. €25,000 to less than €50,000	5. €100,000 to less than €150,000	5. €5,000 to less than €10,000	6. €50,000 to less than €75,000	6. €150,000 to less than €200,000	6. €10,000 to less than €20,000	7. €75,000 to less than €100,000	7. €200,000 to less than €300,000	7. €20,000 to less than €40,000	8. €100,000 to less than €250,000	8. €300,000 to less than €500,000	8. €40,000 or more	9. €250,000 to less than €500,000	9. €500,000 or more		10. €500,000 or more		
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9. €250,000 to less than €500,000	9. €500,000 or more																																			
10. €500,000 or more																																				

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Respondent group: all		
<p>In our last survey, as in this one, we asked how optimistic or pessimistic respondents' outlook was for the rest of 2021. This chart shows the responses from the April survey.</p> <p>Thank you for taking part in the survey this month! You are helping us continually monitor both the economic situation in Germany as well as public assessments and expectations.</p> <p>Please click "Continue" to conclude the survey.</p> <p>[Insert graph]</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	
Year of interview	year	
Survey wave	wave	
Panel	panel	
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		