

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

**Wave 13**

Deutsche Bundesbank  
Research Centre

Version: 0.79 (18 January 2021)  
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## 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
<b>Example 1</b>	001	Core	Current policy issue	currsit
<b>Example 2</b>	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.:

<b>003B</b>	<b>Core</b>	<b>Intention to buy property</b>	<b>intbuyprop_owner</b>
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_ <b>[a-f]</b>
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><b>QUESTION:</b> 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><b>a</b> the unemployment rate in Germany <b>b</b> rents in your area <b>c</b> lending rates <b>d</b> interest rates on savings accounts <b>e</b> the inflation rate (i) <b>f</b> property prices in your area</p>			

## Structure of the questionnaires and the dataset

Variable name	Topic	Wave 13	Origin
coronachallenge	Biggest challenge during pandemic	CW001	Warm-up
coronadeal	Coping with coronavirus	CW002	Warm-up
expmacroquali_[a-i,x]	Expectations qualitative	CM001	Core-M
devinfpoint	Inflation development	CQ002	Core-Q
infdef	Inflation expectations qualitative	CM002	Core-M
inflexppoint	Inflation expectations quantitative	CM003	Core-M
infexprob_[a-j]	Inflation expectations probabilistic	CM004	Core-M
Inflexppoint_long	Quantitative long-term inflation	CQ006A	Core-Q
Inflexppoint_long	Quantitative long-term inflation	CQ006B	Core-Q
expint_sav	Interest rate expectations	CQ005	Core-Q
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
spentlastmon_[a-i]	Past expenditure	CQ004	Core-Q
spentpast_[a-i]	Past expenditure_6m20	P1301	Pro 04
demand_adj1_[a-h]	Demand adjustment	P1302A	Pro 04
demand_adj2_[a-i]	Demand adjustment	P1302B	Pro 04
demand_adj3_[a-i]	Demand adjustment	P1302C	Pro 04
demand_adj4_[a-h]	Demand adjustment	P1303A	Pro 04
demand_adj5_[a-i]	Demand adjustment	P1303B	Pro 04
demand_adj6_[a-h]	Demand adjustment	P1303C	Pro 04
spendintent_[a-i]	Planned expenditure	CM006	Core-M
spend_amount_dur_[a-d]	Spending durables	P1304	Pro 04
bargain_[a-b]	Bargain hunting	P1305	Pro 04
mwst_passthrough	VAT pass-through	P1306	Pro 04
payment_behav_[a-g]	Typical payment behaviour	CM007	Core-M
incexp_[a-l]	Income expectations probability	Core-Q	CQ003
IA_longrun_[a,d]	AIT	P1307	2020_001
IA_longrun_treat_[a,d]	AIT	P1308A	2020_001
AIT_longrun_[a,d]	AIT	P1308B	2020_001
AIT_longrun_treat_[a,d]	AIT	P1308C	2020_001
restr_corona_[a-b]	Restriction public life	CP001	Core policy
corona_restr_[b-c]	Coronavirus – back to normal	CP002	Core policy
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	Education school	CS001	Core-S
eduwork	Professional education	CS002	Core-S
employ	Employment status 1	CS003	Core-S
employ2	Employment status 2	CS004	Core-S
profession	Profession	CS005	Core-S
hhsize	Household size	CS006	Core-S
hhchildren	Household children	CS007	Core-S
hhinc	Household income	CS008	Core-S
pinc	Personal income	CS009	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><b>Important information concerning the study:</b></p> <ul style="list-style-type: none"> <li>▪ 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.</li> <li>▪ 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.</li> </ul> <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 2A
<p><i>Respondent group: refresher only</i></p>		
<p>Thank you for taking the time to complete this survey that 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>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 that 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>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 will find more information, details of how to contact the project team and selected results of the survey on the Bundesbank's website:  <a href="https://www.bundesbank.de/en/bundesbank/research/pilot-survey-on-consumer-expectations/bundesbank-online-pilot-survey-on-consumer-expectations-794568">https://www.bundesbank.de/en/bundesbank/research/pilot-survey-on-consumer-expectations/bundesbank-online-pilot-survey-on-consumer-expectations-794568</a></p>		

<b>CW001</b>	<b>Warm-up</b>	<b>Biggest challenge during pandemic</b>	<b>coronachallenge</b>
Respondent group: all			
<p><b>QUESTION:</b> At present, what are the biggest challenges facing your household in connection with the coronavirus pandemic?</p> <p>Please type your answer in the text field.</p> <p>[Input field]</p>			

<b>CW002</b>	<b>Warm-up</b>	<b>Coping with coronavirus</b>	<b>coronadeal</b>
Respondent group: all			
<p><b>QUESTION:</b> 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>			

<b>CM001</b>	<b>Core-M</b>	<b>Expectations qualitative</b>	<b>expmacroquali_[a-i,x]</b>
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 eight categories is generated randomly for each respondent.			
Now we would like to ask you about your assessment of general economic developments in Germany over the next twelve months.			
<b>QUESTION:</b> What developments do you expect in the following metrics <u>over the next twelve months</u> ? Will ...			
1 = decrease significantly			
2 = decrease slightly			
3 = stay roughly the same			
4 = increase slightly			
5 = increase significantly			
<b>Note:</b> For more information, please click the (i) button.			
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			
x the general tax burden for households			

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

<b>CQ002</b>	<b>Core-Q</b>	<b>Inflation development</b>	<b>devinfpoin</b>
Respondent group: all			
<b>QUESTION:</b> What do you think the rate of inflation or deflation in Germany was <u>over the past twelve months</u> ?			
<b>Note:</b> If it is assumed that there was deflation, please enter a negative value. Values may have one decimal place. Please use a <u>full stop rather than a comma</u> as the decimal separator.			
Please enter a value here:			
[Input field] percent			
<b>CM002</b>	<b>Core-M</b>	<b>Inflation expectations qualitative</b>	<b>infdef</b>
Respondent group: all			



**QUESTION:** Do you think inflation or deflation is more likely over the next twelve months?

**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”.

Please select one answer.

1 = Inflation more likely

2 = Deflation more likely

CM003	Core-M	Inflation expectations quantitative	inflexppoint
Respondent group: all			
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 - 100			
If CM002 = 1   -9997   -9998			
<b>QUESTION:</b> What do you think the rate of inflation in Germany will roughly be <u>over the next twelve months</u> ?			
If CM002 = 2			
<b>QUESTION:</b> What do you think the rate of deflation in Germany will roughly be <u>over the next twelve months</u> ?			
<b>Note:</b> 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”.			
Please enter a value in the input field (values may have one decimal place).			
[Input field] percent			

<b>CM004</b>	<b>Core-M</b>	<b>Inflation expectations probabilistic</b>	<b>infexprob_[a-j]</b>
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.			
<b>QUESTION:</b> In your opinion, how likely is it that the rate of inflation will change as follows <u>over the next twelve months</u> ?			
<b>Note:</b> 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.			
<ul style="list-style-type: none"> <li>a The rate of deflation (opposite of inflation) will be 12% or higher.</li> <li>b The rate of deflation (opposite of inflation) will be between 8% and less than 12%.</li> <li>c The rate of deflation (opposite of inflation) will be between 4% and less than 8%.</li> <li>d The rate of deflation (opposite of inflation) will be between 2% and less than 4%.</li> <li>e The rate of deflation (opposite of inflation) will be between 0% and less than 2%.</li> <li>f The rate of inflation will be between 0% and less than 2%.</li> <li>g The rate of inflation will be between 2% and less than 4%.</li> <li>h The rate of inflation will be between 4% and less than 8%.</li> <li>i The rate of inflation will be between 8% and less than 12%.</li> <li>j The rate of inflation will be 12% or higher.</li> </ul>			

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---	<b>Split sample 1</b>	<b>RANDOMISATION 1</b>
Respondent group: refresher only		
The refresher 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 refresher sample		
2 = group B1 - half of the refresher sample		

<b>CQ006A</b>	<b>Core-Q</b>	<b>Quantitative long-term inflation</b>	<b>Inflexppoint_long</b>
Respondent group: refresher only			
Input filter: drandom1 = 1			
<b>QUESTION:</b> What value do you think the rate of inflation or deflation will take on average <u>over the next five years</u> ?			
<b>Note:</b> Please enter a value in the input field (values may have one decimal place). Please use a full stop rather than a comma as the decimal separator. If it is assumed that prices will fall (deflation), please enter a negative value.			
[Input field] percent			

<b>CQ006B</b>	<b>Core-Q</b>	<b>Quantitative long-term inflation</b>	<b>Inflexppoint_long</b>
Respondent group: <i>refresher only</i>			
Input filter: <i>drandom1 = 2</i>			
<p><b>QUESTION:</b> What value do you think the rate of inflation or deflation will take on average <u>over the next ten years</u>?</p> <p><b>Note:</b> Please enter a value in the input field (values may have one decimal place). Please use a full stop rather than a comma as the decimal separator. If it is assumed that prices will fall (deflation), please enter a negative value.</p> <p><i>[Input field]</i> percent</p>			

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<b>CQ005</b>	<b>Core-Q</b>	<b>Interest rate expectations</b>	<b>expint_sav</b>
Respondent group: <i>all</i>			
Range of valid values: <i>-99.99 to 99.99</i>			
<p>We would now like to ask you a little more about your expectations regarding interest rates on savings.</p> <p><b>QUESTION:</b> What do you expect interest rates on savings accounts to be on average <u>over the next twelve months</u>?</p> <p><b>Note:</b> Please enter a value in the input field (values may have two decimal places). Please use <u>a full stop rather than a comma</u> as the decimal separator. If it is assumed that interest rates will be negative, please enter a negative value.</p> <p><i>[Input field]</i> percent</p>			

<b>CQ008</b>	<b>Core-Q</b>	<b>Home ownership</b>	<b>homeown</b>
Respondent group: <i>refresher only</i>			
<p><b>QUESTION:</b> Does your household 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)  2 = Rent but own other home(s)  3 = Live in own apartment  4 = Live in own house</p>			

<b>CM005</b>	<b>Core-M</b>	<b>House price expectations quantitative</b>	<b>exphp_point</b>
Respondent group: all			
Range of valid values: -100 to +100			
<p><b>QUESTION:</b> 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 a <u>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>			

<b>CQ001</b>	<b>Core-Q</b>	<b>House price expectations probabilistic</b>	<b>exphp_prob_[a-j]</b>
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.			
<p><b>QUESTION:</b> 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><b>Note:</b> 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"> <li>a Decrease by 12% or more</li> <li>b Decrease by between 8% and less than 12%</li> <li>c Decrease by between 4% and less than 8%</li> <li>d Decrease by between 2% and less than 4%</li> <li>e Decrease by between 0% and less than 2%</li> <li>f Increase by between 0% and less than 2%</li> <li>g Increase by between 2% and less than 4%</li> <li>h Increase by between 4% and less than 8%</li> <li>i Increase by between 8% and less than 12%</li> <li>j Increase by 12% or more</li> </ul>			

CQ004	Core-Q	Past expenditure	spentlastmon_[a-i]
Respondent group: refresher only			
Range of valid values for every item: 0 - 100,000			
<p>You will now be shown some everyday items that you can or need to buy.</p> <p><b>QUESTION:</b> If you think back to last month: roughly how many euro did you spend on the following items <u>last month</u>?</p> <ul style="list-style-type: none"> <li>a Major purchases (e.g. car, furniture, electrical appliances, etc.)</li> <li>b Essential goods (e.g. food and beverages, non-food items such as cleaning products or similar)</li> <li>c Clothing and footwear</li> <li>d Entertainment/recreation (e.g. restaurant visits, cultural events, gym)</li> <li>e Mobility (e.g. fuel, car loans and running costs, bus and train tickets)</li> <li>f Services (e.g. hairdresser, childcare, medical costs)</li> <li>g Travel, holidays</li> <li>h Housing costs (e.g. rent, mortgage, ancillary costs)</li> <li>i Financial reserves</li> </ul>			

P1301	Pro 04	Past expenditure_6m20	spentpast_[a-i]
Respondent group: all			
<p>{&lt;if panel&gt; You will now be shown some everyday items that you can or need to buy.}</p> <p><b>QUESTION:</b> Please indicate in each case whether you spent more or less on the following items between <u>July and the end of December 2020</u> <b>than you had originally planned at the start of June 2020</b>. Did you spend more or less on ...</p> <p>1 = Spent more 2 = Spent roughly the same 3 = Spent less</p> <p>Please select one answer for each row.</p> <ul style="list-style-type: none"> <li>a major purchases (e.g. car, furniture, electrical devices, etc.)</li> <li>b essential goods (e.g. food and beverages, non-food items such as cleaning products or similar)</li> <li>c clothing and footwear</li> <li>d entertainment/recreation and mobility (e.g. restaurant visits, gym, bus and train tickets, fuel)</li> <li>e services (e.g. hairdresser, childcare, medical costs)</li> <li>f travel, holidays</li> <li>g housing costs (e.g. rent, mortgage, ancillary costs)</li> <li>h financial reserves</li> <li>i repayment of loans or debts</li> </ul>			

P1302A	Pro 04	Demand adjustment	demand_adj1_[a-h]
Respondent group: all			
Input filter: spentpast_a == 1			
Order of the categories is generated randomly for each respondent.			
<p><b>QUESTION:</b> You indicated that you spent <b>more than originally planned on major purchases</b> (e.g. car, furniture, electrical appliances) <u>from July to the end of December 2020</u>. To what extent was this due to the following reasons?</p> <p>1 = Applies in full  2 = Applies generally  3 = Does not apply generally  4 = Does not apply at all</p> <p>a I made major purchases during this period that I had previously postponed/not made.  b My income has increased/is expected to increase.  c The value of my financial assets (e.g. shares) has increased/is expected to increase.  d Prices were reduced/lower during this period.  e VAT was reduced during this period and prices were therefore lower.  f The solidarity surcharge is set to decrease from January 2021, and I will therefore have more money at my disposal.  g I received the child bonus and therefore had more money at my disposal.  h I expect prices to rise from January 2021 and have therefore brought forward/already made purchases I had planned to make at a later date.</p>			

P1302B	Pro 04	Demand adjustment	demand_adj2_[a-i]
Respondent group: all			
Input filter: spentpast a == 2.			
Order of the categories is generated randomly for each respondent.			
<p><b>QUESTION:</b> You indicated that you spent <b>exactly the same as originally planned on major purchases</b> (e.g. car, furniture, electrical appliances) <u>from July to the end of December 2020</u>. To what extent was this due to the following reasons?</p> <p>1 = Applies in full  2 = Applies generally  3 = Does not apply generally  4 = Does not apply at all</p> <p>a My financial circumstances have not changed.  b My financial circumstances have deteriorated, but the temporary VAT reduction was sufficient for me to stick to my spending plans.  c My financial circumstances have deteriorated, but the child bonus was sufficient for me to stick to my spending plans.  d The temporary VAT reduction was not sufficient for me to make additional expenditure.  e The child bonus was not sufficient for me to make additional expenditure.  f I did not notice either an increase or a decrease in prices.  g I do not expect prices to increase from January 2021.  h I was no longer able to adjust my expenditure in the short term.  i I was not interested in/did not need to make additional expenditures.</p>			

<b>P1302C</b>	<b>Pro 04</b>	<b>Demand adjustment</b>	<b>demand_adj3_[a-i]</b>
Respondent group: all			
Input filter: spentpast_a == 3			
Order of the categories is generated randomly for each respondent.			
<p><b>QUESTION:</b> You indicated that you spent <b>less than originally planned on major purchases</b> (e.g. car, furniture, electrical appliances) <u>from July to the end of December 2020</u>. To what extent was this due to the following reasons?</p> <p>1 = Applies in full  2 = Applies generally  3 = Does not apply generally  4 = Does not apply at all</p> <p>a. My income has decreased/is expected to decrease.  b. The value of my financial assets (e.g. shares) has decreased/is expected to decrease.  c. A household member has lost or could lose their job.  d. I'm worried that I will be faced with unexpected expenses in the future.  e. I wasn't able to spend as much time shopping on account of the coronavirus restrictions.  f. I had already made considerable expenditures before July 2020.  g. I expect prices to fall from January 2021, and have therefore postponed purchases.  h. The solidarity surcharge is set to decrease from January 2021, and I have therefore postponed purchases.</p>			

<b>P1303A</b>	<b>Pro 04</b>	<b>Demand adjustment</b>	<b>demand_adj4_[a-h]</b>
Respondent group: all			
Input filter: spentpast_b == 1			
Order of the categories is generated randomly for each respondent.			
<p><b>QUESTION:</b> You indicated that you spent <b>more than originally planned on everyday items</b> (e.g. food and beverages, non-food items such as cleaning products) <u>from July to the end of December 2020</u>.</p> <p>To what extent was this due to the following reasons?</p> <p>1 = Applies in full  2 = Applies generally  3 = Does not apply generally  4 = Does not apply at all</p> <p>a I made purchases during this period that I had previously postponed/not made.  b My income has increased/is expected to increase.  c The value of my financial assets (e.g. shares) has increased/is expected to increase.  d Prices were reduced/lower during this period.  e VAT was reduced during this period and prices were therefore lower.  f The solidarity surcharge is set to decrease from January 2021, and I will therefore have more money at my disposal.  g I received the child bonus and therefore had more money at my disposal.  h I expect prices to rise from January 2021 and have therefore brought forward/already made purchases I had planned to make at a later date.</p>			

<b>P1303B</b>	<b>Pro 04</b>	<b>Demand adjustment</b>	<b>demand_adj5_[a-i]</b>
Respondent group: all			
Input filter: spentpast_b == 2			
Order of the categories is generated randomly for each respondent.			
<p><b>QUESTION:</b> You indicated that you spent <b>exactly as much as originally planned on everyday items</b> (e.g. food and beverages, non-food items such as cleaning products) <u>from July to the end of December 2020</u>.</p> <p>To what extent was this due to the following reasons?</p> <p>1 = Applies in full  2 = Applies generally  3 = Does not apply generally  4 = Does not apply at all</p> <p>a My financial circumstances have not changed.  b My financial circumstances have deteriorated, but the temporary VAT reduction was sufficient for me to stick to my spending plans.  c The temporary VAT reduction was not sufficient for me to make additional expenditure.  d The child bonus was not sufficient for me to make additional expenditure.  e My financial circumstances have deteriorated, but the child bonus was sufficient for me to stick to my spending plans.  f I did not notice either an increase or a decrease in prices.  g I do not expect prices to increase from January 2021.  h I was no longer able to adjust my expenditure in the short term.  i I was not interested in/did not need to make additional expenditures.</p>			



P1303C	Pro 04	Demand adjustment	demand_adj6_[a-h]
Respondent group: all			
Input filter: spentpast_b == 3			
Order of the categories is generated randomly for each respondent.			
<p><b>QUESTION:</b> You indicated that you spent <b>less than originally planned on everyday items</b> (e.g. food and beverages, non-food items such as cleaning products) <u>from July to the end of December 2020</u>.</p> <p>To what extent was this due to the following reasons?</p> <p>1 = Applies in full  2 = Applies generally  3 = Does not apply generally  4 = Does not apply at all</p> <p>a My income has decreased/is expected to decrease.  b The value of my financial assets (e.g. shares) has decreased/is expected to decrease.  c Prices increased or remained the same over this period.  d A household member has lost or could lose their job.  e I'm worried that I will be faced with unexpected expenses in the future.  f I wasn't able to spend as much time shopping on account of the coronavirus restrictions.  g I expect prices to fall from January 2021, and have therefore postponed purchases.  h The solidarity surcharge is set to decrease from January 2021, and I have therefore postponed my purchases.</p>			

CM006	Core-M	Planned expenditure	spendintent_[a-i]
Respondent group: all			
<p><b>QUESTION:</b> And are you likely to spend more or less on the following items <u>over the coming twelve months</u> than in the last year?</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>			

P1304	Pro 04	Spending durables	spend_amount_dur_[a-d]
Respondent group: all			
<p><b>QUESTION:</b> On average, how much have you spent on larger purchases (e.g. car, furniture, electrical appliances, etc.) during the periods mentioned above?</p> <p>Please enter an amount in every field. If you are not quite sure, give a rough estimate.</p> <p>a In the second half of 2020 (July to the end of December), I spent:  <input type="text"/> euro. <span style="color: blue;">[Range of valid values: 0 to 100,000]</span></p> <p>b At the beginning of June 2020, I <b>planned</b> to spend:  <input type="text"/> euro per month in the second half of 2020 (July to the end of December 2020). <span style="color: blue;">[Range of valid values: 0 to 100,000]</span></p> <p>c In the second half of 2020 (July to the end of December 2020), I <b>actually</b> spent:  <input type="text"/> euro per month. <span style="color: blue;">[Range of valid values: 0 to 100,000]</span></p> <p><i>Now please think about the first half of the year.</i></p> <p>d In the first half of 2019 (January to the end of June 2019) I spent:  <input type="text"/> euro per month. <span style="color: blue;">[Range of valid values: 0 to 100,000]</span></p> <p>e. In the first half of 2021 (January to the end of June 2021), I <b>currently plan</b> to spend:  <input type="text"/> euro per month. <span style="color: blue;">[Range of valid values: 0 to 100,000]</span></p>			

P1305	Pro 04	Bargain hunting	bargain_[a-b]
Respondent group: all			
<p><b>QUESTION:</b> To what extent do the following statements apply to you?</p> <p>1 = Applies in full  2 = Applies generally  3 = Does not apply generally  4 = Does not apply at all</p> <p>a I <b>usually</b> look for bargains and am price-conscious.</p> <p>b <b>From July to the end of December 2020</b>, I was more conscious of prices and bargains.</p>			

P1306	Pro 04	VAT pass-through	mwst_passthrough
Respondent group: all			
<p><b>QUESTION:</b> How do you think the temporary reduction in VAT affected prices between 1 July 2020 and 31 December 2020?</p> <p>1. Prices fell by more than 3%.  2. Prices fell by between 2% and 3%.  3. Prices fell by between 1% and less than 2%.  4. Prices fell by less than 1%.  5. Prices stayed the same.  6. Prices rose.</p>			

CM007	Core-M	Typical payment behaviour	payment_behav_[a-g]
Respondent group: all			
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><b>QUESTION:</b> 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><b>Note:</b> Please note that the your answers to the categories have to <b>add up to 10</b>.</p> <ul style="list-style-type: none"> <li>a Cash</li> <li>b Contactless with a girocard (previously EC card) or other debit card</li> <li>c Inserting a girocard (previously EC card) or other debit card into the terminal plus PIN or signature</li> <li>d Contactless with a credit card</li> <li>e Inserting a credit card into the terminal plus PIN or signature</li> <li>f Mobile payment using a smartphone</li> <li>g Other means of payment</li> </ul>			

CQ003	Core-Q	Income expectations probability	incexp_[a-l]
Respondent group: all			
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><b>QUESTION:</b> In your opinion, how likely is it that your household's average monthly net income will change as follows <u>over the next twelve months?</u></p> <p><b>Note:</b> 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"> <li>a Decrease by €2,000 or more</li> <li>b Decrease by between €1,500 and less than €2,000</li> <li>c Decrease by between €1,000 and less than €1,500</li> <li>d Decrease by between €500 and less than €1,000</li> <li>e Decrease by between €250 and less than €500</li> <li>f Decrease by between €0 and less than €250</li> <li>g Increase by between €0 and less than €250</li> <li>h Increase by between €250 and less than €500</li> <li>i Increase by between €500 and less than €1,000</li> <li>j Increase by between €1,000 and less than €1,500</li> <li>k Increase by between €1,500 and less than €2,000</li> <li>l Increase by €2,000 or more</li> </ul>			

---	AIT	Introduction
Respondent group: all		
<p>We would now like to ask you about your views on the monetary policy of the European Central Bank.</p> <p>The primary objective of the European Central Bank (ECB) is to maintain price stability. <b>At present</b>, the ECB considers this target to be achieved if the annual rate of inflation is <b>below, but close to, 2% over the medium term</b>.</p> <p>The US Federal Reserve recently began pursuing <b>an alternative monetary policy strategy</b>, one that is also being discussed in the euro area. Its aim is for the annual rate of inflation to <b>average 2%</b>. For example, if the rate of inflation temporarily falls below 2%, rather than increasing it to 2%, the US Federal Reserve will increase it to above 2% for some time.</p>		

<b>P1307</b>	<b>2020_001</b>	<b>AIT</b>	<b>IA_longrun_[a,d]</b>
Respondent group: all			
<p>After the introduction, an info box (i) with the following text is shown: "The primary objective of the European Central Bank (ECB) is to maintain price stability. At present, the ECB considers this target to be achieved if the annual rate of inflation is below, but close to, 2% over the medium term.</p> <p>The US Federal Reserve recently began pursuing an alternative monetary policy strategy, one that is also being discussed in the euro area. Its aim is for the annual rate of inflation to average 2%. For example, if the rate of inflation temporarily falls below 2%, rather than increasing it to 2%, the US Federal Reserve will increase it to above 2% for some time."</p>			
<p>Assume that, <b>as before, the ECB aims to maintain an annual rate of inflation of below, but close to, 2% over the medium term.</b> (i)</p> <p>In your opinion, how likely is it that the rate of inflation will change as follows <u>over the next five to ten years</u>?</p> <p><b>Note:</b> 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> <p>The rate of inflation will ...</p> <ul style="list-style-type: none"> <li>a not exceed 1%.</li> <li>b be above 1%, but not exceed 2%.</li> <li>c be above 2%, but not exceed 3%.</li> <li>d be above 3%.</li> </ul>			

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<p>The entire sample is split randomly into three groups. Randomisation dummy (drandom2) is used for question 1308A-C</p> <p>One factor variable: drandom2</p> <p>1 = group A2 - 833 respondents</p> <p>2 = group B2 - 833 respondents</p> <p>3 = group C2 - 833 respondents</p>		

<b>P1308A</b>	<b>2020_001</b>	<b>AIT</b>	<b>IA_longrun_treat_[a,d]</b>
Respondent group: all			
Input filter: if drandom2 == 1			
<p>After the introduction, an info box (i) with the following text is shown: “  The primary objective of the European Central Bank (ECB) is to maintain price stability. At present, the ECB considers this target to be achieved if the annual rate of inflation is below, but close to, 2% over the medium term.</p> <p>The US Federal Reserve recently began pursuing an alternative monetary policy strategy, one that is also being discussed in the euro area. Its aim is for the annual rate of inflation to average 2%. For example, if the rate of inflation temporarily falls below 2%, rather than increasing it to 2%, the US Federal Reserve will increase it to above 2% for some time.”</p>			
<p><b>QUESTION:</b> Assume again that, <b>as before, the ECB</b> aims to maintain an annual rate of inflation of <b>below, but close to, 2% over the medium term</b> . (i) Please also assume that the rate of inflation <b>would be 1% in 2021</b>.</p> <p>In your opinion, how likely is it that the rate of inflation will change as follows <u>over the next five to ten years</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> <p>The rate of inflation will ...</p> <ul style="list-style-type: none"> <li>a not exceed 1%.</li> <li>b be above 1%, but not exceed 2%.</li> <li>c be above 2%, but not exceed 3%.</li> <li>d be above 3%.</li> </ul>			

P1308B	2020_001	AIT	AIT_longrun_[a,d]
Respondent group: all			
Input filter: if drandom2 == 2			
<p>After the introduction, an info box (i) with the following text is shown: “  The primary objective of the European Central Bank (ECB) is to maintain price stability. At present, the ECB considers this target to be achieved if the annual rate of inflation is below, but close to, 2% over the medium term.</p> <p>The US Federal Reserve recently began pursuing an alternative monetary policy strategy, one that is also being discussed in the euro area. Its aim is for the annual rate of inflation to average 2%. For example, if the rate of inflation temporarily falls below 2%, rather than increasing it to 2%, the US Federal Reserve will increase it to above 2% for some time.”</p>			
<p><b>QUESTION:</b> Now assume that, <b>different to its usual approach thus far</b>, the ECB aims to maintain an annual rate of inflation <b>of 2% on average</b>. Past and future rates of inflation should balance out over a certain period of time. (i)</p> <p>In your opinion, how likely is it that the rate of inflation will change as follows <u>over the next five to ten years</u>?</p> <p><b>Note:</b> 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> <p>The rate of inflation will ...</p> <ul style="list-style-type: none"> <li>a not exceed 1%.</li> <li>b be above 1%, but not exceed 2%.</li> <li>c be above 2%, but not exceed 3%.</li> <li>d be above 3%.</li> </ul>			

<b>P1308C</b>	<b>2020_001</b>	<b>AIT</b>	<b>AIT_longrun_treat_[a,d]</b>
Respondent group: all			
Input filter: if drandom2 == 3			
<p>After the introduction, an info box (i) with the following text is shown: “  The primary objective of the European Central Bank (ECB) is to maintain price stability. At present, the ECB considers this target to be achieved if the annual rate of inflation is below, but close to, 2% over the medium term.</p> <p>The US Federal Reserve recently began pursuing an alternative monetary policy strategy, one that is also being discussed in the euro area. Its aim is for the annual rate of inflation to average 2%. For example, if the rate of inflation temporarily falls below 2%, rather than increasing it to 2%, the US Federal Reserve will increase it to above 2% for some time.”</p>			
<p><b>QUESTION:</b> Now assume that, <b>different to its usual approach thus far</b>, the ECB aims to maintain an annual rate of inflation <b>of 2% on average</b>. Past and future rates of inflation should balance out over a certain period of time. Please also assume that the rate of inflation <b>would be 1% in 2021</b>. (i)  In your opinion, how likely is it that the rate of inflation will change as follows <u>over the next five to ten years</u>?</p> <p><b>Note:</b> 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> <p>The rate of inflation will ...</p> <ul style="list-style-type: none"> <li>a not exceed 1%.</li> <li>b be above 1%, but not exceed 2%.</li> <li>c be above 2%, but not exceed 3%.</li> <li>d be above 3%.</li> </ul>			

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In closing, we would like to ask you two short questions about current developments in connection with the coronavirus pandemic.		



CP001	Core policy	Restriction 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><b>QUESTION:</b> How long do you think the coronavirus-related restrictions on events and gatherings will last? For ...</p> <p><b>Note:</b> 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.</p> <p>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><b>QUESTION:</b> 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><b>Note:</b> 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>			

FB001	Core-FB	Feedback questions	qinterest, qeasy, qlong
Respondent group: all			
<p>We would now like you to answer a few questions regarding your assessment of the survey.</p> <p><b>QUESTION:</b> 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 = Less interesting  5 = Not interesting at all</p>			

FB002	Core-FB	Feedback questions	qinterest, qeasy, qlong
Respondent group: all			
<p><b>QUESTION:</b> How <u>easy</u> or <u>hard</u> was it to answer the questions?</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>			

FB003	Core-FB	Feedback questions	qinterest, qeasy, qlong
Respondent group: all			
<p><b>QUESTION:</b> 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>			

CO001	Core-S	Residence in 1989	eastwest1989
Respondent group: refresher only			
Input filter: age > 30			
<p><b>QUESTION:</b> 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>			

CS001	Core-S	Education school	eduschool
<a href="#">Respondent group: refresher only</a>			
<p><b>QUESTION:</b> 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
<a href="#">Respondent group: refresher only</a>			
<a href="#">Input filter: eduschool &gt; 1</a>			
<p><b>QUESTION:</b> 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 1	employ
Respondent group: all			
<p><b>QUESTION:</b> 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>			

CS004	Core-S	Employment status 2	employ2
Respondent group: all			
Input filter: employ = 1   2   3   4. Note: Categories are different from the ones in waves 1 to 3.			
<p><b>QUESTION:</b> Are you currently receiving short-time working benefits?</p> <p>1 = Yes  2 = No</p>			

CS005	Core-S	Profession	profession
Respondent group: all			
Input filter: employ = 1   2   3   4. Note: Categories are different from the ones in waves 1 to 3.			
<p><b>FRAGE:</b> 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>			

CS006	Core-S	Household size	hhsiz
Respondent group: all			
<p><b>QUESTION:</b> How many persons live permanently in your household, 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			
<p><b>QUESTION:</b> And how many children under the age of 18 live in your household?</p> <p>[Input field]</p>			

CS008	Core-S	Household income	hhinc
Respondent group: all			
<p><b>QUESTION:</b> What is the total monthly net income of your household?</p> <p>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.</p> <p>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>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: hysize > 1. Note: Categories are different from the ones in waves 1 to 3.			
<p><b>QUESTION:</b> And what is your total personal monthly net income?</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>			

CQ007	Core-Q	Wealth and debt	netwealth_[a-b]
Respondent group: all			
At the end of the question, an info box (i) with the following text is shown: "Assets include real estate, vehicles, holdings in undertakings, financial assets and balances with insurance companies. Liabilities include mortgage debt, consumer credit, overdrawn current accounts and other debt or liabilities."			
QUESTION: How high do you estimate the total assets and liabilities of your household to be? (i)			
<b>Total assets</b>	<b>Collateralised loans</b>	<b>Uncollateralised loans</b>	
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 and above	
9. €250,000 to less than €500,000	9. €500,000 and above		
10. €500,000 and above			
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 loans, loans to finance a company or a professional activity, for vehicles, house fittings, holidays or education, loans from friends and family).			

	<b>Forsa</b>	<b>Automatically recorded</b>
<a href="#">Information that is included by forsa.</a>		
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	
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		