

Questionnaire

Panel on household finances

Last updated: 21 June 2019

Edited for documentation: Jan 2021

infas Institut für angewandte
Sozialwissenschaft GmbH

Friedrich-Wilhelm-Strasse 18
53113 Bonn
Germany
Tel.: +49 (0)228 38220
Fax: +49 (0)228 310071
info@infas.de
www.infas.de

Wie der Fragebogen auszufüllen ist:

Bitte füllen Sie den Fragebogen vollständig aus.

Kreuzen Sie bitte die jeweilige Antwortmöglichkeit in den dafür vorgesehenen Kästchen an.

Sollten Sie sich einmal bei einer Antwort geirrt haben, kreisen Sie dieses Kästchen ein
und kreuzen Sie die richtige Antwort an:

In die großen Kästchen setzen Sie bitte die jeweils erfragten Zahlen oder Textangaben ein, z.B.:

Personen.

Achten Sie bitte beim Ausfüllen jeweils auf die Hinweise bei den einzelnen Fragen, z.B.:

 Bitte machen Sie in jeder Zeile nur ein Kreuz.

Den vollständig ausgefüllten Fragebogen schicken Sie im beiliegenden portofreien Rückumschlag bitte an:

infas Institut für angewandte
Sozialwissenschaft GmbH
Postfach 240101
53154 Bonn

How to complete the questionnaire:

Please complete the questionnaire in full.

Please indicate your answers by marking the boxes provided.

If you mark the wrong box by mistake in one of your answers, draw a circle around that box and mark the correct box:

In the large boxes, please provide the relevant figures or information, e.g.: ___ persons.

When completing the questionnaire, please follow the specific instructions for each individual question, e.g.:

Please mark only one box in each row.

Please return the completed questionnaire to the following address using the enclosed prepaid envelope:

infas Institut für angewandte
Sozialwissenschaft GmbH
Postfach 240101
53154 Bonn
Germany

	First, we would like to learn more about your predictions for the future.																								
°°VA	Label adapted to SUF 2019_v0.0																								
F1	<p>°°VL Economic situation in Germany over the next 12 months</p> <p>°°QUESTION How do you think the general economic situation <u>in Germany</u> will change over the next 12 months?</p> <p><i>Please mark only <u>one</u> box.</i></p> <p>Over the next 12 months, it will ...</p> <p>1: ... significantly improve 2: ... slightly improve 3: ... stay roughly the same 4: ... slightly deteriorate 5: ... significantly deteriorate</p>																								
F2_1 F2_2 F2_3	<p>°°VL Price developments over the next 12 months: General</p> <p>°°VL Price developments over the next 12 months: Property in your area</p> <p>°°VL Price developments over the next 12 months: Rents in your area</p> <p>°°QUESTION In your opinion, how will prices in general and prices for property in particular change <u>over the next 12 months</u>?</p> <p>Your answers should relate to Germany.</p> <p><i>Please mark <u>one</u> box in each row.</i></p> <p>Prices in general Prices for property in your area Rents in your area</p> <p><i>Scale:</i></p> <p>1: Significantly decrease 2: Slightly decrease 3: Stay roughly the same 4: Slightly increase 5: Significantly increase</p>																								
F3	<p>°°VL Income increase in 2019 compared with 2018</p> <p>°°QUESTION In your opinion, how likely is it that your personal income will increase in 2019 compared with 2018?</p> <p>Please provide your response using a scale from 0% to 100%. “0%” means “absolutely unlikely” and “100%” means “absolutely likely”.</p> <p><i>Please mark only <u>one</u> box.</i></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 10%;">Absolutely unlikely</td> <td style="width: 10%;"></td> <td style="width: 10%;">Absolutely likely</td> </tr> <tr> <td>0%</td> <td>10%</td> <td>20%</td> <td>30%</td> <td>40%</td> <td>50%</td> <td>60%</td> <td>70%</td> <td>80%</td> <td>90%</td> <td>100%</td> <td></td> </tr> </table>	Absolutely unlikely											Absolutely likely	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	
Absolutely unlikely											Absolutely likely														
0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%															
F4	°°VL Likelihood of becoming unemployed over the next 12 months																								

	<p>°°QUESTION <i>If you are currently employed: In your opinion, how likely is it that you will become unemployed over the next 12 months?</i></p> <p><i>Please mark only <u>one</u> box.</i></p> <p>Absolutely unlikely 0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%</p> <p>Absolutely likely</p> <p>998: I am not currently employed</p>
F5	<p>°°VL Living with a partner</p> <p>°°QUESTION Do you live with a partner in the same household?</p> <p><i>“Partner” refers to a spouse or life partner.</i></p> <p>1: Yes -> Please proceed to question 6 2: No -> Please proceed to question 8</p>
F6	<p>°°VL Increase in partner’s income in 2019 compared with 2018</p> <p>°°QUESTION In your opinion, how likely is it that your partner’s income will increase in 2019 compared with 2018?</p> <p><i>Please mark only <u>one</u> box.</i></p> <p>Absolutely unlikely 0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%</p> <p>Absolutely likely</p>
F7	<p>°°VL Likelihood of partner becoming unemployed over the next 12 months</p> <p>°°QUESTION If your partner is currently employed: In your opinion, how likely is it that your partner will become unemployed over the next 12 months?</p> <p><i>Please mark only <u>one</u> box.</i></p> <p>Absolutely unlikely 0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%</p> <p>Absolutely likely</p> <p>998: My partner is not currently employed</p>
<p>Now we have a few questions on the situation of your household as a whole.</p>	
F8_1	°°VL Household expenditure: Significantly higher
F8_2	°°VL Household expenditure: Slightly higher
F8_3	°°VL Household expenditure: Roughly the same
F8_4	°°VL Household expenditure: Slightly lower
F8_5	°°VL Household expenditure: Significantly lower

	<p>°°QUESTION How do you think your household <u>expenditure</u> over the <u>next 12 months</u> will compare with your household expenditure over the past 12 months?</p> <p><i>You have a total of 10 points available for your estimation. Please allocate these 10 points among the following five options. The more likely you think an option is, the more points you should allocate to it.</i></p> <p>Compared with expenditure over the past 12 months, expenditure over the next 12 months will be ...</p> <p>... significantly higher _____</p> <p>... slightly higher _____</p> <p>... roughly the same _____</p> <p>... slightly lower _____</p> <p>... significantly lower _____</p> <hr/> <p>Total 10 points</p>
F9_1	°°VL Household income: Significantly higher
F9_2	°°VL Household income: Slightly higher
F9_3	°°VL Household income: Roughly the same
F9_4	°°VL Household income: Slightly lower
F9_5	°°VL Household income: Significantly lower
	<p>°°QUESTION How do you think your household <u>income</u> over the <u>next 12 months</u> will compare with your household income over the past 12 months?</p> <p><i>You have a total of 10 points available for your estimation. Please allocate these 10 points among the following five options. The more likely you think an option is, the more points you should allocate to it.</i></p> <p>Compared with income over the past 12 months, income over the next 12 months will be ...</p> <p>... significantly higher _____</p> <p>... slightly higher _____</p> <p>... roughly the same _____</p> <p>... slightly lower _____</p> <p>... significantly lower _____</p> <hr/> <p>Total 10 points</p>
F10_1	°°VL Income of close acquaintances: Less than €36,000
F10_2	°°VL Income of close acquaintances: €36,000 to less than €48,000
F10_3	°°VL Income of close acquaintances: €48,000 to less than €60,000
F10_4	°°VL Income of close acquaintances: €60,000 to less than €72,000
F10_5	°°VL Income of close acquaintances: €72,000 to less than €96,000
F10_6	°°VL Income of close acquaintances: €96,000 to less than €120,000
F10_7	°°VL Income of close acquaintances: €120,000 to less than €156,000
F10_8	°°VL Income of close acquaintances: €156,000 or more

	<p>°°QUESTION Now please consider your close acquaintances and their annual gross household incomes.</p> <p>In your estimation, what proportion of your acquaintances fall within each of the income categories listed below?</p> <p>Please respond using values from 0% to 100%. “0%” means that none of your acquaintances fall within that category, “45%” means around half, and “90%” means that almost all of your acquaintances fall within that category.</p> <p>Less than €36,000 _____</p> <p>€36,000 to less than €48,000 _____</p> <p>€48,000 to less than €60,000 _____</p> <p>€60,000 to less than €72,000 _____</p> <p>€72,000 to less than €96,000 _____</p> <p>€96,000 to less than €120,000 _____</p> <p>€120,000 to less than €156,000 _____</p> <p>€156,000 or more _____</p> <hr/> <p>Total 100%</p>
<p>F11</p>	<p>°°VL Expenditure of close acquaintances</p> <p>°°QUESTION Do you believe that most of your close acquaintances spend more money than you do?</p> <p>1: Yes</p> <p>2: No</p>
<p>F12</p>	<p>°°VL Likelihood of repaying outstanding loans</p> <p>°°QUESTION If you currently have outstanding loans:</p> <p>In your opinion, how likely is it that you will be able to duly repay all of your currently outstanding loans by the end of their terms?</p> <p>Please provide your response using a scale from 0% to 100%. “0%” means “absolutely unlikely” and “100%” means “absolutely likely”.</p> <p><i>Please mark only <u>one</u> box.</i></p> <p>Absolutely unlikely _____ Absolutely likely _____</p> <p>0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%</p> <p>998: I do not currently have any outstanding loans</p>
	<p>The following questions concern online financial services.</p>
<p>F13</p>	<p>°°VL Frequency of private internet use</p>

	<p>°°QUESTION</p> <p>Over the past three months, how often have you used the internet for private purposes?</p> <p><i>Please mark only <u>one</u> box.</i></p> <p>1: Several times a day 2: Once a day 3: Several times a week 4: Around once a week 5: Two or three times a month 6: Rarely 7: Never 8: I do not have internet access - > Please proceed to question 27</p>
F14	<p>°°VL Online banking</p> <p>°°QUESTION Do you use online banking for the account that you use for the majority of your payments?</p> <p><i>Please mark only <u>one</u> box.</i></p> <p>1: Yes, usually 2: Yes, but as an exception 3: No, I have a current account but I do not use online banking 4: No, I do not have my own current account</p>
F15	<p>°°VL Securities</p> <p>°°QUESTION Do you trade securities online?</p> <p><i>Please mark only <u>one</u> box.</i></p> <p>1: Yes, usually 2: Yes, but as an exception 3: No, I have a securities account but I never trade securities online 4: No, I do not have a securities account</p>
F16	<p>°°VL Conducting transactions online</p> <p>°°QUESTION Broadly speaking, do you like to conduct transactions and other matters via the internet? Please consider not only your finances but also purchases, applications, taxes, or dealings with authorities.</p> <p><i>Please mark only <u>one</u> box.</i></p> <p>1: Very much 2: Yes, in principle, but there are transactions or other matters that I prefer to conduct in person 3: Not very much 4: No, as a general rule I do not conduct any transactions or other matters via the internet</p>
	<p>For several years now, it has been possible to borrow and invest via the internet. We have a few questions on this topic.</p>
F17	<p>°°VL Awareness of robo-advisors</p>

	<p>°°QUESTION Have you ever heard of “robo-advisors”?</p> <p><i>Robo-advisors automate and digitalise the services of traditional investment financial advisors. Robo-advisors can be independent financial service providers. However, equivalent services are also offered by conventional banks.</i></p> <p>1: Yes -> Please proceed to question 18 2: No -> Please proceed to question 21</p>
F18_1_1	°°VL Importance of investment advice: Overview and understanding
F18_1_2	°°VL Importance of investment advice: Fees
F18_1_3	°°VL Importance of investment advice: Yields
F18_1_4	°°VL Importance of investment advice: Anonymity of transaction
F18_1_5	°°VL Importance of investment advice: Security of transaction
F18_1_6	°°VL Importance of investment advice: Data protection, confidentiality
F18_1_7	°°VL Importance of investment advice: Convenience, speed
F18_1_8	°°VL Importance of investment advice: Cannot say (Scale: Applicable – Not applicable)
	<p>°°QUESTION In your opinion, how important are the criteria listed below for investment advice?</p> <p><i>Please mark one box in each row.</i></p> <p><i>Graphics: Matrix question</i></p> <p>Overview and understanding Fees Income Anonymity of transaction Security of transaction Data protection, confidentiality Convenience, speed</p> <p>Scale: 1: Very important 2: Fairly important 3: Undecided 4: Fairly unimportant 5: Not important at all</p>
F18_2_1	°°VL Comparison of robo-advisors: Review and understanding
F18_2_2	°°VL Comparison of robo-advisors: Fees
F18_2_3	°°VL Comparison of robo-advisors: Yields
F18_2_4	°°VL Comparison of robo-advisors: Anonymity of transaction
F18_2_5	°°VL Comparison of robo-advisors: Security of transaction
F18_2_6	°°VL Comparison of robo-advisors: Data protection, confidentiality
F18_2_7	°°VL Comparison of robo-advisors: Convenience, speed
F18_2_8	°°VL Comparison of robo-advisors: Cannot say (Scale: Applicable – not applicable)

	<p>°°QUESTION How important do you consider the following criteria for borrowing in general?</p> <p><i>Please mark one box in each row.</i></p> <p><i>Graphics: Matrix question</i></p> <p>Overview and understanding Fees and interest rates Yields Anonymity of transaction Security of transaction Data protection, confidentiality Convenience, speed Required collateral Chances of obtaining a loan</p> <p>Scale: 1: Very important 2: Fairly important 3: Undecided 4: Fairly unimportant 5: Not important at all</p>																								
<p>F22_2_1 F22_2_2 F22_2_3 F22_2_4 F22_2_5 F22_2_6 F22_2_7 F22_2_8 F22_2_9 F22_2_10</p>	<p>°°VL Comparison of credit platforms: Review and understanding °°VL Comparison of credit platforms: Fees °°VL Comparison of credit platforms: Yields °°VL Comparison of credit platforms: Anonymity of transaction °°VL Comparison of credit platforms: Security of transaction °°VL Comparison of credit platforms: Data protection, confidentiality °°VL Comparison of credit platforms: Convenience, speed °°VL Comparison of credit platforms: Required collateral °°VL Comparison of credit platforms: Chances of obtaining a loan °°VL Comparison of credit platforms: Cannot say (Scale: Applicable – Not applicable)</p>																								
	<p>°°QUESTION With regard to the criteria listed below, are online platforms better, the same, or worse compared to traditional branch banks?</p> <p><i>Please mark <u>one</u> box in each row.</i></p> <p>With regard to ..., online credit platforms are ... compared to branch banks when lending and borrowing.</p> <table border="1"> <thead> <tr> <th></th> <th>Better</th> <th>The same</th> <th>Worse</th> </tr> </thead> <tbody> <tr> <td><i>Overview and understanding</i></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><i>Fees and interest</i></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><i>Anonymity of transaction</i></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><i>Security of transaction</i></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><i>Data protection, confidentiality</i></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>		Better	The same	Worse	<i>Overview and understanding</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<i>Fees and interest</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<i>Anonymity of transaction</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<i>Security of transaction</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<i>Data protection, confidentiality</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Better	The same	Worse																						
<i>Overview and understanding</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																						
<i>Fees and interest</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																						
<i>Anonymity of transaction</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																						
<i>Security of transaction</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																						
<i>Data protection, confidentiality</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																						

	<p><i>Convenience, speed</i> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><i>Required collateral</i> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><i>Chances of obtaining a loan</i> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> Cannot say</p>
F23_1	°°VL Use of online platforms: Borrower
F23_2	°°VL Use of online platforms: Lender
F23_3	°°VL Use of online platforms: No, I have never used one
	<p>°°QUESTION Have you ever used online platforms yourself?</p> <p>Yes, I use or have used one or several:</p> <p>1: As a borrower-> Please proceed to question 24</p> <p>2: As a lender Please proceed to question 24</p> <p>3: No, I have never used one -> Please proceed to question 27</p>
F24_1	°°VL Use: Check24 (brokerage)
F24_2	°°VL Use: SMAVA
F24_3	°°VL Use: onlinecredit
F24_4	°°VL Use: Finanzcheck
F24_5	°°VL Use: auxmoney
F24_6	°°VL Use: easyCredit
F24_9	°°VL Use: Lendico, Funding Circle/Zencap or other
	<p>°°QUESTION Which of the following platforms do you use or have you used in the past?</p> <p><i>Please mark all applicable options.</i></p> <p>1: Applicable</p> <p>2: Not applicable</p> <p>Check24 (brokerage)</p> <p>SMAVA</p> <p>onlinecredit</p> <p>Finanzcheck</p> <p>auxmoney</p> <p>easyCredit</p> <p>Lendico</p> <p>Funding Circle/Zencap</p> <p>Other (<i>please specify</i>) _____</p>
F25_1	°°VL Amount of all loans obtained via online credit platforms
F25_2	°°VL No outstanding amount

	<p>°°QUESTION What amount is currently outstanding for all loans that you have obtained via online credit platforms? <i>An approximate answer will suffice.</i> _____ euro <input type="checkbox"/> No currently outstanding amount for loans via online platforms</p>
F26_1 F26_2	<p>°°VL Size of outstanding amount for all loans that you have lent via online credit platforms °°VL No amount currently lent via online platforms</p> <p>°°QUESTION What is the total amount for all loans that you have currently lent via online credit platforms? <i>An approximate answer will suffice.</i> _____ euro <input type="checkbox"/> No amount currently lent via online platforms</p>
F27_1_1 F27_1_2 F27_1_3 F27_1_4 F27_1_5 F27_1_6 F27_1_7 F27_1_8 F27_1_9 F27_1_10	<p>°°VL Loan: Purchase of residential real estate (main residence) °°VL Loan: Purchase of other real estate °°VL Loan: Repair or renovation of real estate °°VL Loan: Vehicle purchase °°VL >Loan: Financing a business or professional undertaking °°VL Loan: Consumer debt restructuring/instalment loan °°VL Loan: Financing training or education °°VL Loan: Covering living expenses or other purchases °°VL Loan: Other °°VL Loan: I cannot imagine taking out a loan</p>
F27_2_1 F27_2_2 F27_2_3 F27_2_4 F27_2_5 F27_2_6 F27_2_7 F27_2_8 F27_2_9	<p>°°VL Online loan: Purchase of residential real estate (main residence) °°VL Online loan: Purchase of other real estate °°VL Online loan: Repair or renovation of real estate °°VL Online loan: Vehicle purchase °°VL Online loan: Financing a business or professional undertaking °°VL Online loan: Consumer debt restructuring/instalment loan °°VL Online loan: Financing training or education °°VL Online loan: Covering living expenses or other purchases °°VL Online loan: Other</p>

	<p>°°QUESTION Please consider your living situation now and in the next five years. Can you generally imagine any reason why you might want to take out a loan? Can you see yourself taking out an online loan for these purposes?</p> <p><i>Please mark all applicable options in each row.</i></p> <p>For this purpose, I can imagine taking out ... a loan ... an online loan</p> <p>Purchase of residential real estate (main residence) <input type="checkbox"/> <input type="checkbox"/></p> <p>Purchase of other real estate <input type="checkbox"/> <input type="checkbox"/></p> <p>Repair or renovation of real estate <input type="checkbox"/> <input type="checkbox"/></p> <p>Vehicle purchase <input type="checkbox"/> <input type="checkbox"/></p> <p>Financing a business or professional undertaking <input type="checkbox"/> <input type="checkbox"/></p> <p>Consumer debt restructuring/instalment loan <input type="checkbox"/> <input type="checkbox"/></p> <p>Financing training or education (e.g. student loan) <input type="checkbox"/> <input type="checkbox"/></p> <p>Covering living expenses or other purchases <input type="checkbox"/> <input type="checkbox"/></p> <p>Other (please specify) _____ <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> I cannot imagine taking out a loan</p>
	<p>Finally, a few questions regarding your personal situation</p>
F28_1	°°VL Satisfaction with life
F28_2	°°VL Satisfaction with health
F28_3	°°VL Satisfaction with living arrangements
F28_4	°°VL Satisfaction with financial situation
	<p>°°QUESTION How satisfied are you currently with the following aspects of your life?</p> <p><i>Please mark <u>one</u> box in each row.</i></p> <p>How satisfied are you ...</p> <p>... with your life in general?</p> <p>... with your health?</p> <p>... with your living arrangements?</p> <p>... with your financial situation?</p> <p>Scale:</p> <p>1: Completely unsatisfied</p> <p>to</p> <p>5: Completely satisfied</p>

F29	<p>°°VL Respondent: Gender</p> <p>°°QUESTION What is your gender?</p> <p>1: Male 2: Female 3: Other</p>
F30_2	<p>°°VL Respondent: Date of birth, year</p> <p>°°QUESTION When were you born? Please state your year of birth.</p> <p>Year of birth: ____ (four digits)</p>
F31	<p>°°VL Number of persons in household</p> <p>°°QUESTION Including yourself, how many persons currently live in your household?</p> <p>Number of persons in household: ____</p>

@Graphics: Below the last questions (see questionnaire 5123)

Vielen Dank für Ihre Teilnahme!

Damit wir sicher sind, dass uns Ihre aktuellen Kontaktdaten vorliegen, möchten wir Sie bitten den Adressabschnitt auf der folgenden Seite auszufüllen. Wenn Sie heute bereits wissen, dass sich Ihre Kontaktdaten in Kürze ändern werden, geben Sie dort bitte die neuen Kontaktdaten an.

Thank you very much for taking part!

To ensure that we have up-to-date contact information, please fill in the address section on the following page. If you already know that your contact information will soon change, please provide your new contact information in that section.

@Graphics: Cover page (see questionnaire 5123)

@Graphics: Address fields as in website

Wir versichern Ihnen, dass die Umschlagsseiten mit den Kontaktdaten bei infas sofort nach Eingang vom Fragebogen getrennt werden. Die Angaben aus dem Fragebogen werden niemals zusammen mit Ihren Kontaktdaten gespeichert. Ihre Angaben aus dem Fragebogen werden ohne Namen und Adresse an das Forschungszentrum der Deutschen Bundesbank weitergeleitet. Angaben einzelner Personen sind nicht erkennbar.

Vorname

Nachname

Straße	Hausnummer
--------	------------

Postleitzahl	Ort
--------------	-----

Telefon: Vorwahl	Rufnummer
------------------	-----------

Telefon: Vorwahl mobil	Rufnummer
------------------------	-----------

E-Mail

Die Adressangaben sind gültig ab:

Vielen Dank für Ihre Teilnahme!

Bitte denken Sie daran, den vollständig ausgefüllten Fragebogen im beiliegenden portofreien Rückumschlag an infas zurück zuschicken:

infas Institut für angewandte
Sozialwissenschaft GmbH
Postfach 240101
53154 Bonn