



# ECB Consumer Expectations Survey

## Sample questionnaire

### 1 CES monthly module

#### Variable C1010

First, we would like to ask you about changes in the general level of prices for goods and services in the country you currently live in.

**Compared with 12 months ago**, what do you think has happened to prices in general?

1	Prices <b>went up</b> a lot
2	Prices <b>went down</b> a lot
3	Prices <b>went up</b> a little
4	Prices <b>went down</b> a little
5	Prices stayed <b>exactly the same</b> (that is 0% change)

#### Variable C1020

How much higher (lower) do you think prices in general are **now compared with 12 months ago** in the country you currently live in? Please give your best guess of the change in percentage terms. You can provide a number up to one decimal place.

\_\_\_ . \_\_\_%

#### Variable C1110

The next few questions are about future changes in prices in general in the country you currently live in.

**Looking ahead to 12 months from now**, what do you think will happen to prices in general? We are interested in even very small changes.

1	Prices will <b>increase</b> a lot
2	Prices will <b>decrease</b> a lot
3	Prices will <b>increase</b> a little
4	Prices will <b>decrease</b> a little
5	Prices will be <b>exactly the same</b> (that is 0% change)

### Variable C1120

How much higher (lower) do you think prices in general will be **12 months from now** in the country you currently live in? Please give your best guess of the change in percentage terms. You can provide a number up to one decimal place.

\_\_\_ . \_\_\_%

In some of the following questions, we will ask you to think about the **percentage chance** of something happening in the future. Your answers can range from 0% to 100%, where 0% means there is absolutely no chance, and 100% means that it is absolutely certain.

For example, numbers like:

2% and 5% may indicate "almost no chance"

18% or so may mean "not much chance"

47% or 52% chance may be a "pretty even chance"

83% or so may mean a "very good chance"

95% or 98% chance may be "almost certain"

### Variable C1150\_1-8

Now we would like you to think about how much prices in general in the country you currently live in are likely to change **in 12 months from now**. We realise that this question may take a little more effort.

Below you see 8 possible ways in which prices could change. Please distribute 100 points among them, to indicate how likely you think it is that each price change will happen. The sum of the points you allocate should total to 100.

*You can allocate points by typing a percentage in each box. (Note that your answers should sum to 100 – if your sum exceeds 100, you should first decrease the points again in one option before you can add points in another).*

### Percent chance points

1	Prices will <b>increase</b> by 8% or more	
2	Prices will <b>increase</b> by 4% or more, but less than 8%	
3	Prices will <b>increase</b> by 2% or more, but less than 4%	
4	Prices will <b>increase</b> by 0% or more but less than 2%	
5	Prices will <b>decrease</b> by more than 0% but less than 2%	
6	Prices will <b>decrease</b> by 2% or more, but less than 4%	
7	Prices will <b>decrease</b> by 4% or more, but less than 8%	
8	Prices will <b>decrease</b> by 8% or more	
	<b>Total</b> (the points should sum to 100)	100
-888	Skipped	

### Variable C1152\_1-10 (from July 2022 onwards)

Now we would like you to think about how much prices in general in the country you currently live in are likely to change **in 12 months from now**. We realise that this question may take a little more effort.

Below you see ten possible ways in which prices could change. Please distribute 100 points among them, to indicate how likely you think it is that each price change will happen. The sum of the points you allocate should total to 100.

*You can allocate points by typing a percentage in each box. (Note that your answers should sum to 100 – if your sum exceeds 100, you should first decrease the points again in one option before you can add points in another).*

### Percent chance points

1	Prices will <b>increase</b> by 12% or more	
2	Prices will <b>increase</b> by 8% or more, but less than 12%	
3	Prices will <b>increase</b> by 4% or more, but less than 8%	
4	Prices will <b>increase</b> by 2% or more, but less than 4%	
5	Prices will <b>increase</b> by 0% or more but less than 2%	
6	Prices will <b>decrease</b> by more than 0% but less than 2%	
7	Prices will <b>decrease</b> by 2% or more, but less than 4%	
8	Prices will <b>decrease</b> by 4% or more, but less than 8%	
9	Prices will <b>decrease</b> by 8% or more, but less than 12%	
10	Prices will <b>decrease</b> by 12% or more	
	<b>Total</b> (the points should sum to 100)	100
-888	Skipped	

### Variable C1210

Please think further ahead to <survey month year+2>. What do you think will happen to prices in general in the country you currently live in over the 12-month period <between survey month year+2 and survey month year+3>?

1	Prices will <b>increase</b> a lot
2	Prices will <b>decrease</b> a lot
3	Prices will <b>increase</b> a little
4	Prices will <b>decrease</b> a little
5	Prices will be <b>exactly the same</b> (that is 0% change)

### Variable C1220

By about what percentage do you expect prices in general in the country you currently live in to increase (decrease) over the 12-month period <between survey month year+2 and survey month year+3>? Please give your best guess of the change in percentage terms. You can provide a number up to one decimal place.

\_\_\_ . \_\_\_%

### Variable C2110

Next, we would like you to think about the price of the home that you currently live in (even if you do not own it).

**In 12 months from now**, what do you expect will happen to the price of your current home? By this, we mean the price that would be paid if your home were to be sold 12 months from now.

**In 12 months from now**, I expect the price of my current home, compared with now, to:

1	Increase a lot
2	Decrease a lot
3	Increase a little
4	Decrease a little
5	Stay <b>exactly the same</b> (that is 0% change)

#### Variable C2120

**In 12 months from now**, by about what percent do you expect the price of your current home to be higher (lower)? Please give your best guess of the expected change in percentage terms. You can provide a number up to one decimal place.

**In 12 months from now**, I expect the price of my current home to be \_\_\_\_ . \_% higher (lower)?

#### Variable C2150\_1-8

Below you see eight possible ways in which the price of your current home could change **over the next 12 months**. Please distribute 100 points among them, to indicate how likely you think it is that each price change will happen. The sum of the points you allocate should total 100.

*You can allocate points by typing a percentage in each box. (Note that your answers should sum to 100 – if your sum exceeds 100, you should first decrease the points again in one option before you can add points in another).*

Percent chance points

1	<b>Increase</b> by 8% or more	
2	<b>Increase</b> by 4% or more, but less than 8%	
3	<b>Increase</b> by 2% or more, but less than 4%	
4	<b>Increase</b> by 0% or more but less than 2%	
5	<b>Decrease</b> by more than 0% but less than 2%	
6	<b>Decrease</b> by 2% or more, but less than 4%	
7	<b>Decrease</b> by 4% or more, but less than 8%	
8	<b>Decrease</b> by 8% or more	
	<b>Total</b> (the points should sum to 100)	100
-888	Skipped	

Variable C2151\_1-10 (from July 2022 onwards)

Below you see ten possible ways in which the price of your current home could change **over the next 12 months**. Please distribute 100 points among them, to indicate how likely you think it is that each price change will happen. The sum of the points you allocate should total 100.

*You can allocate points by typing a percentage in each box. (Note that your answers should sum to 100 – if your sum exceeds 100, you should first decrease the points again in one option before you can add points in another).*

Percent chance points

1	<b>Increase</b> by 12% or more	
2	<b>Increase</b> by 8% or more, but less than 12%	
3	<b>Increase</b> by 4% or more, but less than 8%	
4	<b>Increase</b> by 2% or more, but less than 4%	
5	<b>Increase</b> by 0% or more but less than 2%	
6	<b>Decrease</b> by more than 0% but less than 2%	
7	<b>Decrease</b> by 2% or more, but less than 4%	
8	<b>Decrease</b> by 4% or more, but less than 8%	
9	<b>Decrease</b> by 8% or more, but less than 12%	
10	<b>Decrease</b> by 12% or more	
	<b>Total</b> (the points should sum to 100)	100
-888	Skipped	

Next, we would like to ask you some questions about your household. By household we mean everyone who usually lives at your main place of residence (including yourself), that shares a common budget (that is, excluding flatmates and lodgers).

### Variable C3010

Do you think your household is financially better off or worse off now than it was **12 months ago**?

1	Much worse off
2	Somewhat worse off
3	About the same
4	Somewhat better off
5	Much better off

### Variable C3110

And looking ahead, do you think your household will be financially better off or worse off **in 12 months from now** than it is today?

1	Much worse off
2	Somewhat worse off
3	About the same
4	Somewhat better off
5	Much better off

### Variable C3210

**Over the next 12 months**, what do you expect will happen to your household's total **net** income (that is after tax and compulsory deductions)? **During the next 12 months**, I expect my household's total net income to...

1	<b>Increase</b> a lot
2	<b>Decrease</b> a lot
3	<b>Increase</b> a little
4	<b>Decrease</b> a little
5	Stay <b>exactly the same</b> (that is 0% change)

### Variable C3220

By about what percent do you expect the total net income of your household to increase (decrease)? Please give your best guess of the expected change in percentage terms. You can provide a number up to one decimal place.

**During the next 12 months**, I expect the total net income of my household to increase (decrease) by \_\_\_\_.%

### Variable C3250\_1-8

Below you see 8 possible ways in which your household's total net income could change **over the next 12 months**. Please distribute 100 points among them, to indicate how likely you think it is that each income change will happen. The sum of the points you allocate should total to 100.

*You can allocate points by typing a percentage in each box. (Note that your answers should sum to 100 – if your sum exceeds 100, you should first decrease the points again in one option before you can add points in another).*

#### Percent chance points

1	Increase by 8% or more	
2	Increase by 4% or more, but less than 8%	
3	Increase by 2% or more, but less than 4%	
4	Increase by 0% or more but less than 2%	
5	Decrease by more than 0% but less than 2%	
6	Decrease by 2% or more, but less than 4%	
7	Decrease by 4% or more, but less than 8%	
8	Decrease by 8% or more	
	<b>Total</b> (the points should sum to 100)	100
-888	Skipped	

### Variable C3251\_1-10 (from July 2022 onwards)

Below you see ten possible ways in which your household's total net income could change **over the next 12 months**. Please distribute 100 points among them, to indicate how likely you think it is that each income change will happen. The sum of the points you allocate should total to 100.

*You can allocate points by typing a percentage in each box. (Note that your answers should sum to 100 – if your sum exceeds 100, you should first decrease the points again in one option before you can add points in another).*



Percent chance points

1	Increase by 12% or more	
2	Increase by 8% or more, but less than 12%	
3	Increase by 4% or more, but less than 8%	
4	Increase by 2% or more, but less than 4%	
5	Increase by 0% or more but less than 2%	
6	Decrease by more than 0% but less than 2%	
7	Decrease by 2% or more, but less than 4%	
8	Decrease by 4% or more, but less than 8%	
9	Decrease by 8% or more, but less than 12%	
10	Decrease by 12% or more	
	Total (the points should sum to 100)	100
-888	Skipped	

Variable C4010

We are interested in your opinion on how well the economy of the country you currently live in will do in the future. **During the next 12 months**, I expect the economy of the country I currently live in to...

1	Grow
2	Shrink
3	Neither grow nor shrink

Variable C4020

**During the next 12 months**, by how much do you think the economy will grow (shrink)? Please give your best guess of the expected change in percentage terms. You can provide a number up to one decimal place.

**During the next 12 months**, I expect the economy to grow (shrink) by \_\_\_\_ . \_\_\_\_ %

Variable C4030

What do you think is the **current unemployment rate** in the country you currently live in?

*Please give your best guess in percentage terms.*

\_\_\_\_ . \_\_\_\_ %

### Variable C4031

What do you think will be the **unemployment rate 12 months from now** in the country you currently live in?

*Please give your best guess in percentage terms.*

\_\_\_ . \_\_\_%

### Variable C4032

Is buying real estate in your neighbourhood today a good or a bad investment?

1	Very bad
2	Bad
3	Neither good nor bad
4	Good
5	Very good

### Variable C5011

**In 12 months from now**, what do you think will be the interest rate on **savings accounts** in the country you are currently living in?

*Please give your best guess. You can provide a number up to one decimal place.*

\_\_\_ . \_\_\_%

### Variable C5111

**In 12 months from now**, what do you think will be the interest rate on **mortgages** in the country you are currently living in?

*Please give your best guess. You can provide a number up to one decimal place.*

\_\_\_ . \_\_\_%

### Variable C5211

In your view, which of the following would be best for the economy of the country you currently live in, **12 months from now**?

1	Interest rates go up
2	Interest rates go down
3	Interest rates remain the same
4	Interest rate movement would not make a difference

### Variable C5221

In your view, which of the following would be best for your household, **12 months from now**?

1	Interest rates go up
2	Interest rates go down
3	Interest rates remain the same
4	Interest rate movement would not make a difference

In the next few questions, we would like to ask you about past and future spending of your household (that is, everyone who usually lives in your home that shares a common budget, including yourself, but excluding flatmates and lodgers). Please think about your total household spending on goods and services, including groceries, clothing, personal care, housing (such as rent, mortgage payments, utilities, maintenance, home improvements), medical expenses (including health insurance), transportation, recreation and entertainment, education, and any other large items (such as home appliances, electronics, furniture, or car payments).

### Variable C6010

We are interested in understanding how your household spending may have changed **compared with 12 months ago**. Even very small changes in the amount your household has spent are of interest.

**Compared with 12 months ago**, what do you think has happened to your household spending?

1	My household spending <b>increased</b> a lot
2	My household spending <b>decreased</b> a lot
3	My household spending <b>increased</b> a little
4	My household spending <b>decreased</b> a little
5	My household spending remained <b>exactly the same</b> (that is 0% change)

### Variable C6020

How much higher (lower) do you think your household spending is **now compared with 12 months ago**? Please give your best guess of the change in percentage terms. You can provide a number up to one decimal place

\_\_\_\_.\_\_\_\_%

-999	Don't know
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### Variable C6030 [If C6020 = -999]

Please estimate how much higher (lower) (in percent) your monthly household spending on all goods and services is now compared with 12 months ago, using the categories listed below.

1	Less than 2%
2	2-3%
3	4-6%
4	7-10%
5	11-15%
6	16-20%
7	More than 20%

### Variable C6110

**During the next 12 months**, how do you expect your household spending on all goods and services to compare with your spending in the past 12 months? Even very small changes in the amount your household will spend are of interest.

1	My household spending will <b>increase</b> a lot
2	My household spending will <b>decrease</b> a lot
3	My household spending will <b>increase</b> a little
4	My household spending will <b>decrease</b> a little
5	My household spending will remain <b>exactly the same</b> (that is 0% change)

### Variable C6120

By what percent do you expect your household spending on all goods and services to change **during the next 12 months** compared with your spending in the past 12 months? Even very small changes in the amount your household will spend are of interest. Please give your best guess of the change in percentage terms.

\_\_\_\_ . \_\_\_\_%

-999	Don't know
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### Variable C6130 [If C6120 = -999]

Please estimate how much higher (lower) (in percent) you expect your monthly household spending on all goods and services to be 12 months from now using the categories listed below.

1	Less than 2%
2	2-3%
3	4-6%
4	7-10%
5	11-15%
6	16-20%
7	More than 20%

### Variable C6210\_1-7

Which of the following have you purchased **in the past 30 days**? Please select all that apply.

1	A house/apartment
2	A car or other vehicle
3	A home appliance, furniture or electronic items (incl. gadgets)
4	A holiday
5	Luxury items, including jewellery and watches
6	Other major item, not listed above
7	None of the above

### Variable C6220\_1-7

Which of the following do you plan to purchase **in the next 12 months**? Please select all that apply.

1	A house/apartment
2	A car or other vehicle
3	A home appliance, furniture or electronic items (incl. gadgets)
4	A holiday
5	Luxury items, including jewellery and watches
6	Other major item, not listed above
7	None of the above

### Variable C7010

Please think about your available financial resources, including access to credit, savings, loans from relatives or friends, etc. Suppose that you had to make an unexpected payment equal to one month of your household income. Would you have sufficient financial resources to pay for the entire amount?

0	Yes
1	No

### Variable C7111

**Compared with your household's situation 12 months ago**, do you think it is generally harder or easier these days for your household to obtain credit or loans (including credit and retail cards, car loans, student loans, and mortgages)?

1	Much harder
2	Somewhat harder
3	Equally easy/hard
4	Somewhat easier
5	Much easier

### Variable C7121

And looking ahead, do you think that **12 months from now** it will generally be harder or easier for your household to obtain credit or loans (including credit and retail cards, car loans, student loans, and mortgages) than it is these days?

1	Much harder
2	Somewhat harder
3	Equally easy/hard
4	Somewhat easier
5	Much easier

### Variable C8011\_1-4

How much do you trust each of the following institutions and organisations?

*Please rate your level of trust on a scale from 0 to 10, where 0 means you have no trust at all in the institution and 10 means you trust it completely.*

1	The European Central Bank
2	The European Commission
3	The European Parliament
4	The United Nations
5	<National Central Bank>

0	0 – No trust at all
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10 – Trust completely
-999	Do not know

### Variable C9010\_1-4

How concerned are you about the impact of the coronavirus (COVID-19) on each of the following:

<b>1</b>	Your country's economic situation
<b>2</b>	Your own health or the health of the members of your household
<b>3</b>	The financial situation of your household
<b>4</b>	The situation of the world economy

<b>0</b>	0 – Not concerned at all
<b>1</b>	1
<b>2</b>	2
<b>3</b>	3
<b>4</b>	4
<b>5</b>	5
<b>6</b>	6
<b>7</b>	7
<b>8</b>	8
<b>9</b>	9
<b>10</b>	10 – Extremely concerned
<b>-999</b>	Do not know

### Variable C9030\_1-4

In the next 3 months, do you expect to change your behaviour in any of the following areas because of concerns about the coronavirus (COVID-19)?

[1 = Increase; 2 = Decrease; 0 = No change]

<b>1</b>	Social activities
<b>2</b>	Travel
<b>3</b>	The number of hours you work per week
<b>4</b>	Overall spending on goods and services



### Variable C9050

Governments are taking financial support measures in response to the coronavirus (COVID-19) outbreak. How do you rate the adequacy of these measures for your household's financial situation?

0	0 – Very poor
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10 – Very good

### Variable C0011

You have completed all questions of the first task. Before we go to the second task, how difficult was it for you to understand and answer the questions in this survey so far?

1	Not at all difficult
2	Slightly difficult
3	Moderately difficult
4	Very difficult

## 2 CES quarterly module

### Variable Q1010\_1-12 and Q1010\_21-32

During <last month>, how much did your household spend on the goods and services listed below?

*If your household has not spent any money on a specific item or service in the last month, then tick the "No money spent last month" box.*

		Amount spent last month	No money spent last month
<b>1</b>	Food, beverages, groceries, tobacco	€__	[tick box]
<b>2</b>	Restaurants (including take-out food, delivery), cafes/ canteens	€__	[tick box]
<b>3</b>	Housing (including rent, maintenance/repair costs, home owner/renter insurance, but excluding mortgage payments)	€__	[tick box]
<b>4</b>	Utilities (including water, sewer, electricity, gas, heating oil, phone, cable, internet)	€__	[tick box]
<b>5</b>	Furnishings (furniture, carpets), household equipment (textiles, appliances, garden tools), small appliances and routine maintenance of the house (cleaning, gardening)	€__	[tick box]
<b>6</b>	Debt repayments (instalments in mortgage, consumer loans, auto loans, credit cards, student loans, other loans)	€__	[tick box]
<b>7</b>	Clothing, footwear	€__	[tick box]
<b>8</b>	Health (health insurance, medical products and appliances, dental and paramedical services, hospital services, prescription and non-prescription medication, personal care products and services)	€__	[tick box]
<b>9</b>	Transport (fuel, car maintenance, public transportation fares)	€__	[tick box]
<b>10</b>	Travel, recreation, entertainment and culture (holidays, theatre/ movie tickets, club/ gym membership, newspapers, books, hobbies equipment)	€__	[tick box]
<b>11</b>	Childcare and education (including tuition fees for child and adult education, costs of after school activities, care of children/ babysitting, but excluding instalments on student loans)	€__	[tick box]
<b>12</b>	Other expenditures not mentioned above	€__	[tick box]

According to your entries, your household's spending on the described items and services over the last month was: € \_\_\_\_. Below is a summary of your entries. If you would like to make any changes to your entries, you can change the amounts in the table below. Once you are satisfied with your entries, please click 'Continue'.

		Amount spent last month
21	Food, beverages, groceries, tobacco	€__
22	Restaurants (including take-out food, delivery), cafes/ canteens	€__
23	Housing (including rent, maintenance/repair costs, home owner/renter insurance, but excluding mortgage payments)	€__
24	Utilities (including water, sewer, electricity, gas, heating oil, phone, cable, internet)	€__
25	Furnishings (furniture, carpets), household equipment (textiles, appliances, garden tools), small appliances and routine maintenance of the house (cleaning, gardening)	€__
26	Debt repayments (instalments in mortgage, consumer loans, auto loans, credit cards, student loans, other loans)	€__
27	Clothing, footwear	€__
28	Health (health insurance, medical products and appliances, dental and paramedical services, hospital services, prescription and non-prescription medication, personal care products and services)	€__
29	Transport (fuel, car maintenance, public transportation fares)	€__
30	Travel, recreation, entertainment and culture (holidays, theatre/ movie tickets, club/ gym membership, newspapers, books, hobbies equipment)	€__
31	Childcare and education (including tuition fees for child and adult education, costs of after school activities, care of children/ babysitting, but excluding instalments on student loans)	€__
32	Other expenditures not mentioned above	€__
	Total	€__

The next few questions regard household savings. As usual, any information you give us is treated confidentially.

### Variable Q1111

Households save in various ways (by depositing money in a bank account, or by buying financial assets, property, or other assets) and for different reasons. How much money (if any) has your household saved **in the last 3 months**?

1	€0
2	€1-€199
3	€200-€499
4	€500-€999
5	€1,000-€1,999
6	€2,000-€3,999
7	€4,000-€5,999
8	€6,000-€9,999
9	€10,000-€19,999
10	€20,000-€29,999
11	More than €30,000
-666	Prefer not to answer
-999	Don't know

#### Variable Q1150

Does your household plan to save money **in the next 12 months**?

1	Yes, definitely
2	Yes, probably
3	Probably not
4	Definitely not
-666	Prefer not to answer
-999	Don't know

#### Variable Q1202\_1-2

Please think ahead about two possible scenarios regarding your total **monthly** household spending on all goods and services (including food, housing costs and rent, utility bills, clothing, and long-lasting goods such as home improvements, furniture and electronics, etc.) **over the next 12 months**.

		Amount
1	What is the <b>lowest</b> amount you expect your household will spend on goods and services <b>in a single month</b> over the next 12 months?	€__
2	What is the <b>highest</b> amount you expect your household will spend on goods and services <b>in a single month</b> over the next 12 months? Please do not consider months where your spending is unusually high, such as December with Christmas.	€__

### Variable Q1202\_3

What do you think is the percent chance that the amount of your household spending in a typical month will be greater than €\_\_\_\_\_?

*Please use the slider below to select the percentage chance.*

### Variable Q5012

What do you think is the percent chance that **12 months from now**, stocks traded in your country, such as those included in the <name of stock exchange> index, will be worth more than they are now?

*Please provide your best guess between 0% and 100%, where 100% means you are absolutely certain they will be worth more in 12 months than now, and 0% means you are absolutely certain they will be worth less than now.*

\_\_\_\_\_ %

### Variable Q5021

Which of the following best reflects what you were thinking when answering <x%> to the previous question:

1	I think that <x%> is a relatively good estimate and I'm pretty sure it's right
2	I think that <x%> is a relatively good estimate but I'm not quite sure it's right
3	I was unsure about the chance
4	No one can really know about the chance

### Variable Q2021

What best describes your current employment situation?

1	Working full-time (self-employed or working for someone else)
2	Working part-time (self-employed or working for someone else)
3	Temporarily laid-off (you expect to return to your previous workplace)
4	On extended leave (disability, sick, maternity or other leave)
5	Unemployed and actively looking for a job
6	Unemployed, interested in having a job but not actively looking for a job
7	Unable to work because of disability or other medical reasons
8	In retirement or early retirement
9	Studying, at school, or in training
10	Looking after children or other persons, doing housework
11	Other

**Variable Q2400 [If Q2021=1 or Q2021=2 or Q2021=8]**

Roughly speaking, what was your **total personal net income** (that is, after tax and compulsory deductions) over the past 12 months?

Please refer to the **sum of all of your personal net income** received over the past 12 months.

Please include income from regular wages or salaries or self-employment, as well as any overtime pay, tips, bonuses, profit sharing benefits (unless part of the pension arrangements).

if Q2021=8, show:

Roughly speaking, what was your total net personal pension income (that is, after tax and compulsory deductions) over the past 12 months?

Please refer to the sum of **all of your personal pension income** received over the past 12 months.

Please include any income received from public pensions, private pensions and/ or occupational pension plans/insurance contracts.

<b>1</b>	Less than €5,000
<b>2</b>	€5,000-€9,999
<b>3</b>	€10,000-€14,999
<b>4</b>	€15,000-€19,999
<b>5</b>	€20,000-€24,999
<b>6</b>	€25,000-€29,999
<b>7</b>	€30,000-€39,999
<b>8</b>	€40,000-€49,999
<b>9</b>	€50,000-€59,999
<b>10</b>	€60,000-€74,999
<b>11</b>	€75,000 or more
<b>-666</b>	Prefer not to answer
<b>-999</b>	Don't know

**Variable Q2101 [if Q2021=1 or Q2021=2 or Q2021=3 or Q2021=4]**

How satisfied would you say you are with the salary and compensation package in your current job?

<b>1</b>	Very dissatisfied
<b>2</b>	Somewhat dissatisfied
<b>3</b>	Neither satisfied nor dissatisfied
<b>4</b>	Somewhat satisfied
<b>5</b>	Very satisfied

**Variable Q2111 [if Q2021=1 or Q2021=2 or Q2021=3 or Q2021=4]**

On a scale from 1 to 7, how well do you think this job fits your experience and skills?

<b>1</b>	1 – Very poor fit
<b>2</b>	2
<b>3</b>	3
<b>4</b>	4
<b>5</b>	5
<b>6</b>	6
<b>7</b>	7 – Very good fit

**Variable Q2121 [if Q2021=1 or Q2021=2 or Q2021=3 or Q2021=4]**

How long have you been working for your current employer?

1	Less than a month
2	More than a month but less than 3 months
3	More than 3 months but less than a year
4	More than a year but less than 3 years
5	More than 3 years but less than 5 years
6	More than 5 years but less than 10 years
7	More than 10 years

**Variable Q2130 [if Q2021=1 or Q2021=2]**

In the last month, how many hours per week did you actually work (please count in total hours worked if you have more than one job)?

1	Less than 20 hours
2	20-25 hours
3	26-30 hours
4	31-35 hours
5	36-40 hours
6	41-50 hours
7	More than 50 hours

**Variable Q2253 [if Q2021 =9 or Q2021=10 or Q2021=11 or Q2021=1 or Q2021=2 or Q2021=3 or Q2021=4]**

Are you currently actively looking for a job?

1	Yes
0	No



**Variable Q2263\_1-8 [if Q2253 = 0 and (Q2021=9 or Q2021=10 or Q2021=11)]**

What are the reasons why you are not looking for a job?

Select all that apply.

1	I am waiting for the results of an application for a job
2	I am a student or in training
3	Looking after family/home
4	Temporarily sick or injured
5	I believe that there are no suitable jobs available
6	I haven't started looking yet
7	I don't need employment
8	Other

**Variable Q2273 [if Q2253 = 1]**

How many job applications have you submitted **in the last 3 months**?

1	1
2	2-5
3	6-10
4	More than 10
-777	I have not submitted any applications

**Variable Q2302 [if Q2021=5 or Q2021=6]**

Please think about the types of job that may be available to you. What do you think is the percent chance that, **within the next 3 months**, you will find a job that you will accept?

\_\_\_ %

-999	Don't know
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**Variable Q2352 [if Q2021=1 or Q2021=2 or Q2021=3 or Q2021=4]**

What do you think is the percent chance that you will lose your current job **during the next 3 months**?

\_\_%

<b>-999</b>	Don't know
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**Variable Q2393 [If Q2253 = 0 and (Q2021=1 or Q2021=2 or Q2021=3 or Q2021=4 or Q2021=6 or Q2021=9 or Q2021=10 or Q2021=11)]**

What do you think is the percent chance that **within the next 3 months**, you will start looking for a job (a new job)?

\_\_%

<b>-999</b>	Don't know
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**Variable Q4011\_1-9**

**During the last 3 months**, has your household applied for any of the following?

<b>1</b>	A mortgage to purchase a house or other real estate or a housing loan for home renovation
<b>2</b>	A loan to purchase a car, motorbike or other vehicle
<b>3</b>	Another type of consumer loan or instalment debt
<b>4</b>	A leasing contract (e.g. on a car)
<b>5</b>	A credit card or an account with an overdraft facility with a financial institution
<b>6</b>	A loan for education purposes
<b>7</b>	An increase in the limit of an existing loan
<b>8</b>	Refinancing of your current mortgage
<b>9</b>	No, did not apply for any of the above
<b>-999</b>	Don't know

**Variable Q4031 [if at least one item in Q4011\_1 – Q4011\_8 is “yes”]**

You said that your household applied for a loan, mortgage or a change to a loan/credit limit in the past three months.

if only one option in Q4010 is “yes” show: Is the outcome of this application known?

If more than one option in Q4010 is “yes” show: Thinking about your most recent application, is the outcome of this application known?

<b>1</b>	Yes
<b>0</b>	No

**Variable Q4041 [if Q4031=1]**

If only one option in Q4011 is “yes”:

We would also like to know if this application was granted?

If more than one option in Q4011 is “yes”:

Still thinking about your most recent application, was this application granted?

<b>1</b>	Yes, the full amount applied for was granted
<b>2</b>	Yes, but only part of the amount applied for was granted
<b>3</b>	No, my application was rejected
<b>-999</b>	Don't know

**Variable Q4050\_1-8**

We would like to once again reassure you that any information you give us will be treated confidentially.

**Over the next 12 months**, how likely do you think it is that your household will apply for any of the following?

[1 = Very unlikely; 2=Rather unlikely; 3=Rather likely; 4= Very likely]

1	A mortgage to purchase a house or other real estate or a housing loan for home renovation
2	A loan to purchase a car, motorbike or other vehicle
3	Another type of consumer loan or instalment debt
4	A leasing contract (e.g. on a car)
5	A credit card or an account with an overdraft facility with a financial institution
6	A loan for education purposes
7	An increase in the limit of any existing loan
8	Refinancing of your current mortgage

#### Variable Q4201\_1-4

**Over the past 12 months**, to the best of your knowledge, was your household more than 90 days late with any of the following payments on at least one occasion?

For each item [1 = Yes; 0 = No; -777 = I do not have such payment obligation; -999 = Don't know]

1	Rent
2	Mortgage
3	Other loans
4	Utility bills

#### Variable Q4251\_1-4

**Looking ahead over the next 3 months**, do you expect that your household is likely to have difficulty making any of the following payments on time?

For each item [1 = Yes; 0 = No; -777 = I do not have such payment obligation; -999 = Don't know]

1	Rent
2	Mortgage
3	Other loans
4	Utility bills

### Variable Q0011

How difficult was it for you to understand and answer the questions for the second task of this month's survey?

1	Not at all difficult
2	Slightly difficult
3	Moderately difficult
4	Very difficult

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