



EUROPEAN CENTRAL BANK

EUROSYSTEM

ECB Consumer Expectations Survey

Microdata guide – 2025 (version 4)

Contents

1	Introduction	10
2	How to use the data	11
2.1	Linking the files	11
2.2	Weighting	12
3	CES background module variables	13
	A0010: Respondent ID	13
	A0020: Country	14
	A1020_PREC: Gender	15
	B2100_PREC: Education ISCED (recoded to low/middle/high)	16
	B1000_PREC: Household size (top-coded at 5)	17
	B1010_NRCHILDREN_PREC: Number of children [aged 0-17] in the household (top-coded at 3)	18
	B1040_PARTNER: Presence of a partner in the household	19
	B3300_PREC: Housing type	20
	B4010: Financial decisions	21
	B4020: Planning horizon	22
	B4050: Risk attitudes	23
	B4100: Trust attitudes	24
	B5010: Financial knowledge: self-assessment	25
4	CES monthly module variables	26
	A0010: Respondent ID	26
	A0020: Country	27
	A0030: Survey round	28
	A1010_AGE_REC: Age group updated annually	30
	B7040_QUINTILE: Household disposable income quintiles on monthly weighted distribution by wave	31
	WGT: Blended weight monthly	33

4.1	Regular monthly module variables	34
	C1010: Past prices in general – qualitative	34
	C1020: Past prices in general – open-ended	35
	C1110: Expectation for prices in general next 12 months – qualitative	36
	C1120: Expectation for prices in general next 12 months – open-ended	37
	C1150_1-8: Expectation for prices in general next 12 months – probabilistic	38
	C1152_1-10: Expectation for prices in general next 12 months – probabilistic	39
	C1210: Expectation for prices in general 3 years ahead – qualitative	40
	C1220: Expectation for prices in general 3 years ahead - open-ended	41
	C2110: Expectation for home prices next 12 months – qualitative	42
	C2120: Expectation for home prices next 12 months – open-ended	43
	C2150_1-8: Expectation for price of your current home next 12 months – probabilistic	44
	C2151_1-10: Expectation for price of your current home next 12 months – probabilistic	45
	C3010: Own financial situation – past 12 months	46
	C3110: Own financial situation – future 12 months	46
	C3210: Expectation for net total household income next 12 months – qualitative	47
	C3220: Expectation for net total household income next 12 months – open-ended	48
	C3250_1-8: Expectation for net total household income next 12 months – probabilistic	49
	C3251_1-10: Expectation for net total household income next 12 months – probabilistic	50
	C4010: Expectation for the economy next 12 months – qualitative	51
	C4020: Expectation for the economy next 12 months – open-ended	52
	C4030: Current unemployment rate - open-ended	53
	C4031: Expectations about unemployment rate next 12 months – open-ended	54

C4032: Housing as investment	54
C5111: Expectation for interest rate on mortgages next 12 months – open-ended	55
C5113: Expectation for interest rate on mortgages next 12 months – open-ended	56
C6010: Past household spending – qualitative	57
C6020: Past household spending – open-ended	58
C6030: Past household spending – brackets	59
C6110: Expectation for household spending next 12 months – qualitative	60
C6120: Expectation for household spending next 12 months – open-ended	61
C6130: Expectation for household spending next 12 months – brackets	62
C7010: Sufficient liquidity	63
C7110: Past credit access	64
C7111: Past credit access	65
C7120: Expectation for credit access next 12 months	66
C7121: Expectation for credit access next 12 months	67
C8010_1-4: Trust in institutions	68
C8011_1-5: Trust in institutions	69
FLC2000: ECB target	69
FLC2100: Treatment indicator – ECB objective	70
FLC2200_1-2: Expectation for ECB objective - qualitative (3-year and 5-year horizon)	71
FLC2300_1-3: Expectation for prices in general multiple periods- open-ended	72
H2020_1-7: ECB – information	72
X8110: Self-assessed inflation attention – level of attention today	73
X8120: Self-assessed inflation attention – compared to 12 months ago	73
X8020: Perception of inflation drivers	74

4.2	Non-regular / one-off monthly module variables	75
	C9010_1-4: Covid-19 – areas of concern	75
	C9020_1-4: Covid-19 – change of behaviour (future)	76
	C9030_1-4: Covid-19 – change of behaviour (future)	77
	C9040_1-11: Covid-19 – government support	78
	C9050: Covid-19 – adequacy government support	79
	C9060_1-3: Covid-19 – views on vaccinations	80
	M2020_1-11: Covid-19 – government support (forward looking)	81
5	CES quarterly module variables	82
	A0010: Respondent ID	82
	A0020: Country	83
	A0030: Survey round	84
	A1010_AGE_PREC_Q: Age group updated annually	85
	B7040_QUINTILE_Q: Household disposable income quintiles on monthly weighted distribution by wave	86
	WGT_Q: Blended weight quarterly	88
	Q2021_PREC: Employment situation	89
	Q2111: Current job meets own skills	90
	Q2121: Working with same employer (duration)	91
	Q2253: Actively looking for a job	92
	Q2254: Actively looking for a job	93
	Q2263_1-8_PREC: Reasons not actively looking for job	94
	Q2264_1-8_PREC: Reasons not actively looking for job	95
	Q2273: Job search intensity	96
	Q2302: Probability of finding a job in 3 months	97
	Q2352: Probability of losing a job in 3 months	98
	Q2393: Probability of looking for a job in 3 months	99
	Q2394: Probability of looking for a job in 3 months	100

Q4010_1-11: Applied for credit	101
Q4011_1-11: Applied for credit	102
Q4201_1-4: Late payments – past 12 months	103
Q4251_1-4: Late payments – expectations	104
6 CES topical module variables	105
A0010: Respondent ID	105
A0020: Country	106
A1010_AGE_PREC_T: Age group updated annually	107
B7040_QUINTILE_T: Household disposable income quintiles on monthly weighted distribution by wave	108
WGT_T: Blended weight topical	110
6.1 Topical module on housing (February)	111
A0030: Survey round	111
G1010: Type of property	112
G1011: Housing Type	113
G1020_PREC: Duration of residence	114
G1030: Type of dwelling – details	115
G1060: Dwelling – past renovation	116
G1061_1-7: Dwelling – past renovation	117
G1070_1-6: Dwelling – renovation plans	118
G1071_1-7: Dwelling – renovation plans	119
G1110_PREC: Household's current main residence – current value	120
G1111_PREC: Household's current main residence – current value	122
G1120_PREC: Value of household's main residence at time of acquisition	124
G1121_PREC: Value of household's main residence at time of acquisition	126
G1140_PREC: Time of acquisition of main residence	128
G1210_PREC: Accommodation – current household rent	129

G1211_PREC: Accommodation – current household rent	131
G1240_PREC: Accommodation – current household rent	133
G1220: Accommodation – household rent expectations	135
G1222: Accommodation – household rent expectations	136
G1260: Accommodation – household rent expectations (qualitative)	137
G1270: Accommodation – household rent expectations (open-ended)	138
G1230: Accommodation – reasons for rent expectations	139
G1231: Accommodation – reasons for rent expectations	140
G1310: Other dwelling	141
G1311: Other dwelling	142
G1320_PREC: Number of additional homes	143
G1321_PREC: Number of additional homes	144
G1330_PREC: Expected sales price	145
G1331_PREC: Expected sales price	147
G2010_1-2: Mortgage liabilities	149
G2020_1-2: Financial liabilities – amounts	150
G2110_PREC: Mortgage liabilities – main dwelling (outstanding amount)	151
G2210: Mortgage liabilities – other real estate (ownership)	153
G2220_PREC: Mortgage liabilities – other dwelling (outstanding amount)	154
G2060: Mortgage contract – renegotiation plans	156
G2061: Mortgage contract – renegotiation plans	157
G2070: Mortgage contract – expected interest rates	158
G2072: Mortgage contract – expected interest rates	159
G2310_PREC: Mortgage contract – current monthly payment	160
G2311_PREC: Mortgage contract – current monthly payment	162
G2410: Mortgage – type	164
G2420: Mortgage – interest rate fixation period (remaining)	165

G5010: Housing supply – expected time to find a place	166
G3010: Moving intentions	167
G3020_1-11: Moving intentions – reasons	168
G3021_1-11: Moving intentions – reasons	169
G3110_1-2: Selling intentions – expectations	170
G3111_1-2: Selling intentions – expectations	171
G3120_1-7: Selling intentions – underlying reasons	172
G3121_1-11: Selling intentions – underlying reasons	173
G3130: Selling intentions – expected time of home sale	174
G3131: Selling intentions – expected time of home sale	175
G1510_1-3: Probability of leaving an inheritance	176
G1520: Inheritance received	177
6.2 Topical module on consumer finances (November)	178
A0030: Survey round	178
F1000: Financial advice	179
F1001: Financial advice	180
F1010_1-3: Financial assets ownership – accounts and cash	181
F1010_4-8: Financial assets ownership – investments in financial market	182
F2010_1: Investment product structure – mutual funds	183
F1010_9-12: Financial assets ownership – long-term saving schemes	184
F2010_2: Investment product structure – pension products	185
F1031_1-3: Financial assets ownership amounts – accounts and cash	186
F1031_4-8: Financial assets ownership amounts – investments in financial markets	189
F1031_9-12: Financial assets ownership amounts – investments in financial market	192
F3011: Investment behaviour – executing trades	194
F3021_1: Recently traded – bought stocks or mutual funds	195

F3021_2: Recently traded – sold stocks or mutual funds	196
F3031: Ever traded – stocks or mutual funds	197
F5110: Trading frequency	198
F3060: Stocks – purchase plans for next 12 months	199
F5210_1: Crypto-assets – main use	200
F5210_2: Crypto-assets – personal reasons for not using	201
F5220: Crypto-assets – purchase plans for next 12 months	202
F5020: Shopping around behaviour – saving/investment decisions	202
F4010_1-6: Financial liabilities – ownership	204
F4020_1-6: Financial liabilities – amounts	205
F5030: Shopping around behaviour – borrowing/obtaining credit	207

1 Introduction

The Consumer Expectations Survey (CES) collects timely and comparable (across countries) high-frequency data on euro area consumers' perceptions and expectations regarding the economy, as well as on their economic and financial behaviour. The survey is conducted online each month. It covers topics such as inflation, consumption and income, housing market activity and house prices, labour market conditions, as well as borrowing and credit access conditions across the eleven largest euro area countries. The following six countries have been included in the survey since it was launched in early 2020: Belgium, Germany, Spain, France, Italy and the Netherlands. In 2022 the sample was extended to cover five additional countries: Ireland, Greece, Austria, Portugal and Finland.

Since August 2022 several aggregate series based on the CES microdata have been updated on the ECB's website on a monthly basis. The microdata underlying these indicators have been published regularly since November 2022, with a view to ensuring full transparency and replicability of the aggregate series. The coverage of microdata has been extended in November 2024 to cover an additional set of variables beyond the microdata required to compute official aggregates. Moreover, the updated set of CES microdata covers additional variables from topical modules on consumer finances and housing that are each fielded on an annual basis. The CES microdata are released on a quarterly basis. The last monthly/quarterly data are replaced with each release, until each yearly file is complete. Instead, the topical data files include all the observations available without any split by year. Older files might also be replaced in the event of revisions. The microdata are provided along with [metadata](#) that include variable and category labels, as well as the number of observations per wave.

The CES microdata are collected and anonymised by IPSOS public affairs. In addition, the ECB conducts its own confidentiality analysis and anonymises the data to ensure that personal information cannot be used to match respondents to external sources and that all data are published in a manner compliant with the General Data Protection Regulation (GDPR).

The rest of this guide provides detailed information on the variables included in the microdata as well as practical information on how to use the data. More general methodological information on the design of the survey can be found in the [CES methodological guide](#).

All published and unpublished analysis and research conducted using the CES microdata should reference the following official source: *ECB Consumer Expectations Survey*. In addition, the following acknowledgement statement must be included: 'This paper uses data from the ECB Consumer Expectations Survey.'

To help the CES team keep track of research using the CES, it is recommended that all research publications include the key word "Consumer Expectations Survey" on the title page and reference the following three publications in the relevant part of the paper to indicate the source of the data:

- ECB (2021), “[ECB Consumer Expectations Survey: An Overview and First Evaluation](#)”, *Occasional Paper Series*, No 287, ECB, December 2021.
- ECB (2024), “[ECB Consumer Expectations Survey Methodological information on the survey](#)”, ECB CES website, February 2024.
- Georganakos, D. and Kenny, G. (2022), “[Household Spending and Fiscal Support During the COVID-19 Pandemic: Insights from a New Consumer Survey](#)”, *Journal of Monetary Economics*, Vol. 129, 2022, pp. 1-14.

Researchers and users of the CES microdata are also invited to share their project plans and/or results with the CES project team (ECB-CES@ecb.europa.eu).

2 How to use the data

The microdata files available in the CES Data and methodological information section of the CES webpages on the ECB’s website are divided into three different “regular” modules: background, monthly and quarterly. An additional set of data on non-regular questions from the monthly module (e.g. around the topic of the COVID-19 pandemic) is available in a separate “one-off” dataset. Moreover, data from topical modules on consumer finances and housing (both of annual frequency) are available in addition to the regular modules. By downloading the CES microdata files, users agree to the specific terms as mentioned in the [disclaimer for the CES microdata public use files](#). The background file contains information on respondents and their households and is cumulative across the survey waves. It also includes all respondents who have been recruited into the CES sample by granting their initial consent, completing the background module and replying to at least one core or quarterly module. The monthly and quarterly files are specific to each survey round and include data from wave 4 (April 2020) onwards. The topical file on consumer finances contains annual data from November 2022 onwards (waves 35, 47, etc), while the topical file on housing contains data for every February since 2022 (waves, 26, 38, 50, etc). Please also note that with the 2024 Q2 release, microdata includes **an updated set of personal panel IDs** without any further implications for users

2.1 Linking the files

Currently all waves across a single calendar year are appended and provided as yearly files for the monthly and quarterly modules. Topical module data are available in separate files according to the topics of the modules (i.e. consumer finances and housing). Time invariant individual IDs (A0010) are used to track individuals across different survey rounds. There is a single cumulative background file that can be merged (using the individual ID) with individual (or appended) yearly files to provide a panel dataset. A survey round/wave ID (A0030) is included for monthly, quarterly and topical module files. These files can all be linked to each other at the wave level (using A0010 and A0030 as identifiers). Note that topical modules files only contain data for November and February survey rounds, respectively. Additional variables

from the one-off topical file can be used to increase the information available in the monthly file (also to be linked using the identifiers A0010 and A0030).

2.2 Weighting

For the monthly, quarterly and topical modules, cross-sectional weights are available for each survey round (WGT, WGT_Q and WGT_T respectively).¹ The targets used in the weight calibration model are age, gender and region, and are based on Eurostat's population statistics. The CES target population is defined as all adults (18+) in each country, and weights are defined accordingly.

The available weights are blended, combining probability and non-probability samples. The value of the blended weight indicates the number of adults in the population represented by each respondent. For each survey round and module, the CES weights add up to the population size within each country, and to the total population of the CES countries participating in the survey. Blending means that the base weights of probability and non-probability samples are calibrated jointly to the marginal distributions (age, gender and region).

Weights are constructed by the data provider and the weighting is described in more detail in the CES [methodological guide](#).

¹ The additional one-off file on non-regular variables from the monthly module does not include separate weights. It must be combined with the monthly module for the corresponding cross-sectional weights from the monthly files ("WGT") to be used.

3 CES background module variables

A0010: Respondent ID

Topic and detailed topic: Technical items / identification

Variable type: Background

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Technically reported

In use (period): Yes, since the first round of CES data collection

Coding: [String]

Number uniquely identifying each respondent.

A0020: Country

Topic and detailed topic: Technical items / data collection information

Variable type: Background

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Technically reported

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

Two-digit string code

BE	Belgium
DE	Germany
IE	Ireland
EL	Greece
ES	Spain
FR	France
IT	Italy
NL	Netherlands
AT	Austria
PT	Portugal
FI	Finland

A1020_PREC: Gender

Topic and detailed topic: Respondent characteristics

Variable type: Background

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Recoded

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	Male
2	Female

Recoded from originally fielded variable A1020: Gender.

Question wording:

What is your gender?

1	Male
2	Female
3	Other

Details:

Respondents with *Other* are randomly re-allocated into either group 1 or group 2 for confidentiality reasons.

B2100_PREC: Education ISCED (recoded to low/middle/high)

Topic and detailed topic: Respondent characteristics

Variable type: Background

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Recoded

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	Up to lower secondary education
2	Higher secondary education (high school diploma or equivalent professional degree)
3	Higher education (university diploma or equivalent professional degree)

Recoded from Variable B2100/B2101 on highest educational level attained.

Question wording:

What is the highest level of school you have completed, or the highest degree you have received?

1	Primary or no education
2	Lower secondary education
3	High school diploma (or equivalent professional degree)
4	Post-secondary non-tertiary education
5	Short-cycle tertiary education
6	Bachelor's Degree (for example: BA, BS) or equivalent professional degree
7	Master's Degree (for example: MA, MBA, MS, MSW) or equivalent
8	Doctoral Degree (for example: PhD) or equivalent

Details:

Country-specific scales and wording of response options (reflecting the education system of the respondent's home country) are recoded into the eight categories above according to International Standard Classification of Education (ISCED, 2011). The first category reflects both classes 0 and 1 of the ISCED scale.

These eight categories are then regrouped into low, middle and high education levels following the recoding approach below:

1	B2101/B2100 = 1 to 2 (ISCED levels 0-2)
2	B2101/B2100 = 3 to 4 (ISCED levels 3-4)
3	B2101/B2100 = 5 to 8 (ISCED levels 5-8)

B1000_PREC: Household size (top-coded at 5)

Topic and detailed topic: Respondent characteristics

Variable type: Background

Reference unit: Household

Reference period: -

Filtering: All respondents

Mode of collection: Recoded

In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

1-5	Number of household members (top-coded at 5)
-----	--

Recoded from originally fielded variable B1000: Household size

Question wording:

How many people – including children and yourself – normally live with you as members of this household? By household we mean everyone who usually lives at your main place of residence (including yourself) and, that shares a common budget (that is, excluding flatmates and lodgers).

Details:

Households with more than 5 members are recoded to 5, such that highest category is indicating households of size 5 or above. The original valid range for question B1000 is 1-20.

B1010_NRCHILDREN_PREC: Number of children [aged 0-17] in the household (top-coded at 3)

Topic and detailed topic: Respondent characteristics

Variable type: Background

Reference unit: Household

Reference period: -

Filtering: All respondents

Mode of collection: Derived and recoded

In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

0-3 | Number of children aged below 18 in the household members (top-coded at 3)

Recoded from originally fielded variable B1010_X: Year of birth of other household members.

Question wording:

We would now like to ask you some questions about other people in your household. Do not include yourself when answering this question.

In what year were they born?

Details:

The variable for households with more than 3 non-adult members is recoded to 3 to follow the top coding of 5 on the household size. In the recoding of the B1010_X into B1010_NRCHILDREN_REC the month has been randomly assigned.

B1040_PARTNER: Presence of a partner in the household

Topic and detailed topic: Respondent characteristics

Variable type: Background

Reference unit: Household

Reference period: -

Filtering: All respondents

Mode of collection: Derived

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

0	No
1	Yes

Recoded from originally fielded variable B1040_X: Relation to respondent members.

Question wording:

We would now like to ask you some questions about other people in your household. Do not include yourself when answering this question.

What is their relationship to you?

1	My partner
2	My child or step child
3	My parent or step parent
4	My sibling
5	Other

Details:

If for at least one of the members the relationship “My partner” is selected, the derived variable takes the value 1. It is zero otherwise.

B3300_PREC: Housing type

Topic and detailed topic: Respondent characteristics

Variable type: Background

Reference unit: Household

Reference period: -

Filtering: All respondents

Mode of collection: Recoded

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	Owner-occupied property with a mortgage outstanding
2	Owner-occupied property without a mortgage outstanding
3	Rented house/flat or accommodation provided free of rent

Recoded from originally fielded variable B3300: Housing type.

Question wording:

Which of the following describes your (and your family's) main place of residence?

1	Owner-occupied property with a mortgage outstanding
2	Owner-occupied property without a mortgage outstanding
3	Rented house/flat
4	Accommodation provided free of rent

Details:

Respondents with *accommodation provided free of rent* are recoded into category 3 for confidentiality reasons.

B4010: Financial decisions

Topic and detailed topic: Other characteristics

Variable type: Background

Reference unit: Household

Reference period: -

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	I make these decisions myself
2	I make these decisions with someone else
3	Someone else makes these decisions

Question wording:

Who is responsible for making day-to-day decisions about money in your household?

B4020: Planning horizon

Topic and detailed topic: Other characteristics

Variable type: Background

Reference unit: Household

Reference period: -

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	I/we just plan for the moment
2	1 to 3 months
3	More than 3 months but less than a year
4	1 to 2 years
5	3 to 5 years
6	6 to 10 years
7	More than 10 years
-888	Skipped

Question wording:

When making your savings and investment decisions, how far in the future do you, or does your household, typically plan?

B4050: Risk attitudes

Topic and detailed topic: Other characteristics

Variable type: Background

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	€10 euro
2	€20 euro
3	€30 euro
4	€40 euro
5	€50 euro
6	€60 euro
7	Would always prefer to play the game
-888	Skipped

Question wording:

Imagine you are playing a game of chance by flipping a coin. If the coin comes up heads, you win €60, but IF it comes up tails you win nothing. Would you rather play this game or alternatively receive the amount shown below for sure?

B4100: Trust attitudes

Topic and detailed topic: Other characteristics

Variable type: Background

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

0	You can't be too careful
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	Most people can be trusted

Question wording:

Generally speaking, would you say that most people can be trusted, or that you can't be too careful in dealing with people? Please indicate your level of trust on a scale from 0 to 10, where 0 means you can't be too careful and 10 means that most people can be trusted.

B5010: Financial knowledge: self-assessment

Topic and detailed topic: Other characteristics

Variable type: Background

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	Not knowledgeable
2	More or less knowledgeable
3	Knowledgeable
4	Very knowledgeable
-888	Skipped

Question wording:

How knowledgeable do you consider yourself on financial matters?

4 CES monthly module variables

A0010: Respondent ID

Topic and detailed topic: Technical items / identification

Variable type: Background

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Technically reported

In use (period): Yes, since the first round of CES data collection

Coding: [String]

Number uniquely identifying each respondent

A0020: Country

Topic and detailed topic: Technical items / data collection information

Variable type: Background

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Technically reported

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

Two-digit string code

BE	Belgium
DE	Germany
IE	Ireland
EL	Greece
ES	Spain
FR	France
IT	Italy
NL	Netherlands
AT	Austria
PT	Portugal
FI	Finland

A0030: Survey round

Topic and detailed topic: Technical items / identification

Variable type: Monthly

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Technically reported

In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

Running number, starting from 4 (for April 2020)

4	If date= 2/4/2020 - 6/5/2020
5	If date= 7/5/2020 - 3/6/2020
6	If date= 4/6/2020 - 1/7/2020
7	If date= 2/7/2020 - 5/8/2020
8	If date= 6/8/2020 - 2/9/2020
9	If date= 3/9/2020 - 30/9/2020
10	If date= 1/10/2020 - 4/11/2020
11	If date= 5/11/2020 - 2/12/2020
12	If date= 3/12/2020 - 6/1/2021
13	If date= 7/1/2021 - 3/2/2021
14	If date= 4/2/2021 - 3/3/2021
15	If date= 4/3/2021 - 31/3/2021
16	If date = 1/4/2021 – 5/5/2021
17	If date= 6/5/2021 - 2/6/2021
18	If date= 3/6/2021 - 30/6/2021
19	If date= 1/7/2021 - 4/8/2021
20	If date= 5/8/2021 - 1/9/2021
21	If date= 2/9/2021 - 6/10/2021
22	If date= 7/10/2021 - 3/11/2021
23	If date= 4/11/2021 - 1/12/2021
24	If date= 2/12/2021 - 5/1/2021
25	If date= 6/1/2022 - 2/2/2022
26	If date= 3/2/2022 - 2/3/2022
27	If date= 3/3/2022 - 6/4/2022
28	If date= 7/4/2022 - 4/5/2022
29	If date= 5/5/2022 - 1/6/2022
30	If date= 2/6/2022 - 6/7/2022
31	If date= 7/7/2022 - 3/8/2022
32	If date= 4/8/2022 - 7/9/2022
33	If date= 8/9/2022 - 5/10/2022

34	If date= 6/10/2022 - 2/11/2022
35	If date= 3/11/2022 - 30/11/2022
36	If date= 2/12/2022 - 4/1/2023
37	If date= 5/1/2023 - 1/2/2023
38	If date= 2/2/2023 - 1/3/2023
39	If date= 2/3/2023 - 5/4/2023
40	If date= 6/4/2023 - 3/5/2023
41	If date= 4/5/2023 – 31/5/2023
42	If date= 1/6/2023 - 5/7/2023
43	If date= 6/7/2023 - 2/8/2023
44	If date= 3/8/2023 - 6/9/2023
45	If date= 7/9/2023 - 4/10/2023
46	If date = 5/10/2023 - 1/11/2023
47	If date= 2/11/2023 - 6/12/2023
48	If date= 7/12/2023 - 3/1/2024
49	If date= 4/1/2024 - 31/1/2024
50	If date= 1/2/2024 - 6/3/2024
51	If date= 7/3/2024 - 3/4/2024
52	If date= 4/4/2024 - 1/5/2024
53	If date= 2/5/2024 - 5/6/2024
54	If date= 6/6/2024 - 3/7/2024
55	If date= 4/7/2024 - 31/7/2024
56	If date= 1/8/2024 – 4/9/2024
57	If date= 5/9/2024 – 2/10/2024

Details:

Each wave opens on the 1st Thursday of the month. The fieldwork in-practice closes on the Tuesday before the next wave opens, with possible exceptions.

A1010_AGE_REC: Age group updated annually

Topic and detailed topic: Respondent characteristics

Variable type: Monthly (based on background info)

Reference unit: Individual

Reference period: Current

Filtering: All respondents

Mode of collection: Derived and recoded

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	18-34
2	35-49
3	50-70
4	71+

Derived and recoded from originally fielded background variable A1010: Month and year of birth.

Question wording:

What is the month and year of your birth?

YYYYMM

Details:

The variable A1010 is collected during recruitment. Respondent needs to be at least 18 years old in order to take this survey. The derived age variable is updated at the beginning of each year based on the reported date of birth.

B7040_QUINTILE: Household disposable income quintiles on monthly weighted distribution by wave

Topic and detailed topic: Respondent characteristics

Variable type: Monthly (based on background info)

Reference unit: Household

Reference period: Year preceding the background interview

Filtering: All respondents

Mode of collection: Imputed and derived

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	First quintile
2	Second quintile
3	Third quintile
4	Fourth quintile
5	Fifth quintile

Derived and recoded from originally fielded background variables B7040 / B7050_1/2: Total combined net of tax household income. Respondents can choose whether they want to report their household's **annual** or **monthly** income in question B7030.

Question wording:

B7040

What was your household total **net** income (i.e., after tax and compulsory deductions) from all sources [if B7030=1, **over the past month**; if B7030=2, **over the past 12 months**]?

If you don't know the exact figure, please give a best estimate.

Please consider the income of all household members, and from all sources: wages or salaries; income from self-employment or farming; pensions; unemployment/redundancy benefit; any other social benefits or grants; income from investment, savings, insurance or property; income from other sources.

_____ €/month < if B7030=1 > (Valid range: 0 – 999999)

_____ €/year < if B7030=2 > (Valid range: 0 – 999999)

-666 | Prefer not to answer

-999 | Don't know

B7050_1/2

Perhaps you can provide the approximate range instead. Which category best matches your household total **net** income (i.e., after tax and compulsory deductions) [if B7030=1, **over the past month**; if B7030=2, **over the past 12 months**]?

We would be grateful for a response and assure you that any information you provide will remain strictly confidential.

	B7050_1	B7050_2
1	Less than €500	Less than €10,000
2	€500-€999	€10,000-€14,999
3	€1,000-€1,499	€15,000-€19,999
4	€1,500-€1,999	€20,000-€24,999
5	€2,000-€2,499	€25,000-€29,999
6	€2,500-€2,999	€30,000-€39,999
7	€3,000-€3,999	€40,000-€49,999
8	€4,000-€4,999	€50,000-€59,999
9	€5,000-€6,999	€60,000-€74,999
10	€7,000-€9,999	€75,000 or more
11	€10,000 or more	-
-666	Prefer not to answer	Prefer not to answer
-999	Don't know	Don't know

Details:

Household net income data are collected in the background module. Respondents can select whether they would like to report their household's monthly or annual income. Answers can be provided either in open ended values or in bracketed values. For the creation of the imputed incomes, we employ a hot-deck step imputation of continuous values for those reported in brackets. Furthermore, a model-based approach is used for the imputation of both outliers and missing values.

For the creation of the **B7040_quintile** variable the previously derived imputed incomes are used to calculate quintiles over the weighted distributions of the variable at the country level and by wave.

WGT: Blended weight monthly

Topic and detailed topic: Technical items / weights
Variable type: Monthly
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

The weights of the two samples available (probability and non-probability) are blended. Probability and non-probability samples are combined. The combined weights of the blended sample are then calibrated to the population benchmarks (age, gender and region). More information on the computation of weights is available in the [CES methodological guide](#).

4.1 Regular monthly module variables

C1010: Past prices in general – qualitative

Topic and detailed topic: Inflation

Variable type: Monthly

Reference unit: Individual

Reference period: Past 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

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

Question wording:

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?

C1020: Past prices in general – open-ended

Topic and detailed topic: Inflation

Variable type: Monthly

Reference unit: Individual

Reference period: Past 12 months

Filtering: All respondents [If C1010 = 5, auto-fill with value 0]

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

-100.0 to 100.0 | Valid range

Question wording:

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.

___ . _%

C1110: Expectation for prices in general next 12 months – qualitative

Topic and detailed topic: Inflation

Variable type: Monthly

Reference unit: Individual

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

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

Question wording:

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.

C1120: Expectation for prices in general next 12 months – open-ended

Topic and detailed topic: Inflation

Variable type: Monthly

Reference unit: Individual

Reference period: Current

Filtering: All respondents [If C1110 = 5, auto-fill with value 0]

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

-100.0 to 100.0 | Valid range

Question wording:

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.

___ . ___%

C1150_1-8: Expectation for prices in general next 12 months – probabilistic

Topic and detailed topic: Inflation

Variable type: Monthly

Reference unit: Individual

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, used from the first round of data collection until wave 30 (June 2022) and replaced by C1152 in wave 31 (July 2022)

Coding: [Numerical]

0 to 100	Valid range
-----------------	-------------

For each of the following probabilistic bins:

1	Prices will increase by 8% or more
2	Prices will increase by 4% or more, but less than 8%
3	Prices will increase by 2% or more, but less than 4%
4	Prices will increase by 0% or more but less than 2%
5	Prices will decrease by more than 0% but less than 2%
6	Prices will decrease by 2% or more, but less than 4%
7	Prices will decrease by 4% or more, but less than 8%
8	Prices will decrease by 8% or more

Question wording:

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).

C1152_1-10: Expectation for prices in general next 12 months – probabilistic

Topic and detailed topic: Inflation

Variable type: Monthly

Reference unit: Individual

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, replaced C1150 in wave 31 (July 2022)

Coding: [Numerical]

0 to 100 | Valid range

For each of the following probabilistic bins:

1	Prices will increase by 12% or more
2	Prices will increase by 8% or more, but less than 12%
3	Prices will increase by 4% or more, but less than 8%
4	Prices will increase by 2% or more, but less than 4%
5	Prices will increase by 0% or more but less than 2%
6	Prices will decrease by more than 0% but less than 2%
7	Prices will decrease by 2% or more, but less than 4%
8	Prices will decrease by 4% or more, but less than 8%
9	Prices will decrease by 8% or more, but less than 12%
10	Prices will decrease by 12% or more

Question wording:

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).

C1210: Expectation for prices in general 3 years ahead – qualitative

Topic and detailed topic: Inflation

Variable type: Monthly

Reference unit: Individual

Reference period: 3 years ahead

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

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

Question wording:

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>?

C1220: Expectation for prices in general 3 years ahead - open-ended

Topic and detailed topic: Inflation

Variable type: Monthly

Reference unit: Individual

Reference period: 3 years ahead

Filtering: All respondents [If C1210 = 5, auto-fill with value 0]

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

-100.0 to 100.0 | Valid range

Question wording:

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.

___ . _%

C2110: Expectation for home prices next 12 months – qualitative

Topic and detailed topic: Housing

Variable type: Monthly

Reference unit: Individual

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

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

Question wording:

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:

C2120: Expectation for home prices next 12 months – open-ended

Topic and detailed topic: Housing

Variable type: Monthly

Reference unit: Individual

Reference period: Next 12 months

Filtering: All respondents [If C2110 = 5, auto-fill with value 0]

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

-100.0 to 100.0 | Valid range

Question wording:

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)?

C2150_1-8: Expectation for price of your current home next 12 months – probabilistic

Topic and detailed topic: Housing

Variable type: Monthly

Reference unit: Individual

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, used from the first round of data collection until wave 30 (June 2022) and replaced by C2151 in wave 31 (July 2022)

Coding: [Numerical]

0 to 100	Valid range
-----------------	-------------

For each of the following probabilistic bins:

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

Question wording:

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).

C2151_1-10: Expectation for price of your current home next 12 months – probabilistic

Topic and detailed topic: Housing

Variable type: Monthly

Reference unit: Individual

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, replaced C2150 in wave 31 (July 2022)

Coding: [Numerical]

0 to 100 | Valid range

For each of the following probabilistic bins:

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

Question wording:

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).

C3010: Own financial situation – past 12 months

Topic and detailed topic: Income
Variable type: Monthly
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

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

Question wording:

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

C3110: Own financial situation – future 12 months

Topic and detailed topic: Income
Variable type: Monthly
Reference unit: Household
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

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

Question wording:

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?

C3210: Expectation for net total household income next 12 months – qualitative

Topic and detailed topic: Income

Variable type: Monthly

Reference unit: Individual

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

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

Question wording:

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...

C3220: Expectation for net total household income next 12 months – open-ended

Topic and detailed topic: Income

Variable type: Monthly

Reference unit: Individual

Reference period: Next 12 months

Filtering: All respondents [If C3210 = 5, auto-fill with value 0]

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

-100.0 to 100.0 | Valid range

Question wording:

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 ____._%

C3250_1-8: Expectation for net total household income next 12 months – probabilistic

Topic and detailed topic: Income

Variable type: Monthly

Reference unit: Individual

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, used from the first round of data collection until wave 30 (June 2022) and replaced by C3251 in wave 31 (July 2022)

Coding: [Numerical]

0 to 100	Valid range
-----------------	-------------

For each of the following probabilistic bins:

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

Question wording:

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).

C3251_1-10: Expectation for net total household income next 12 months – probabilistic

Topic and detailed topic: Income

Variable type: Monthly

Reference unit: Individual

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, replaced C3250 in wave 31 (July 2022)

Coding: [Numerical]

0 to 100 | Valid range

For each of the following probabilistic bins:

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

Question wording:

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).

C4010: Expectation for the economy next 12 months – qualitative

Topic and detailed topic: Economic growth

Variable type: Monthly

Reference unit: Individual

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	Grow
2	Shrink
3	Neither grow nor shrink

Question wording:

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...

C4020: Expectation for the economy next 12 months – open-ended

Topic and detailed topic: Economic growth

Variable type: Monthly

Reference unit: Individual

Reference period: Next 12 months

Filtering: All respondents [If C4010 = 3, auto-fill with value 0]

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

-100.0 to 100.0 | Valid range

Question wording:

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 ____._ %

C4030: Current unemployment rate - open-ended

Topic and detailed topic: Labour market

Variable type: Monthly

Reference unit: Individual

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

0.0 to 100.0 | Valid range

Question wording:

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

Please give your best guess in percentage terms.

___ . __%

C4031: Expectations about unemployment rate next 12 months – open-ended

Topic and detailed topic: Labour market
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

0.0 to 100.0 | Valid range

Question wording:

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.

____ . ____%

C4032: Housing as investment

Topic and detailed topic: Labour market
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

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

Question wording:

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

C5111: Expectation for interest rate on mortgages next 12 months – open-ended

Topic and detailed topic: Housing

Variable type: Monthly

Reference unit: Individual

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, used from wave 9 (September 2020) until wave 29 (May 2022) and replaced by C5113 in wave 30 (June 2022)

Coding: [Numerical]

-2.0 to 12.0 | Valid range

Question wording:

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.

____ . ____%

C5113: Expectation for interest rate on mortgages next 12 months – open-ended

Topic and detailed topic: Housing

Variable type: Monthly

Reference unit: Individual

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, replaced C5111 in wave 30 (June 2022)

Coding: [Numerical]

-2.0 to 25.0 | Valid range

Question wording:

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.

____ . ____%

C6010: Past household spending – qualitative

Topic and detailed topic: Consumption

Variable type: Monthly

Reference unit: Household

Reference period: Past 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

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

Question wording:

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?

C6020: Past household spending – open-ended

Topic and detailed topic: Consumption

Variable type: Monthly

Reference unit: Household

Reference period: Past 12 months

Filtering: All respondents [If C6010 = 5, auto-fill with value 0]

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

-100.0 to 100.0	Valid range
-999	Don't know

Question wording:

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.

____.____%

C6030: Past household spending – brackets

Topic and detailed topic: Consumption

Variable type: Monthly

Reference unit: Household

Reference period: Past 12 months

Filtering: [If C6020 = -999]

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

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%

C6110: Expectation for household spending next 12 months – qualitative

Topic and detailed topic: Consumption

Variable type: Monthly

Reference unit: Household

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

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

Question wording:

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.

C6120: Expectation for household spending next 12 months – open-ended

Topic and detailed topic: Consumption

Variable type: Monthly

Reference unit: Household

Reference period: Next 12 months

Filtering: All respondents [If C6110 = 5, auto-fill with value 0]

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

-100.0 to 100.0	Valid range
-999	Don't know

Question wording:

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.

____ . ____%

C6130: Expectation for household spending next 12 months – brackets

Topic and detailed topic: Consumption

Variable type: Monthly

Reference unit: Household

Reference period: Next 12 months

Filtering: [If C6120 = -999]

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

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

Question wording:

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.

C7010: Sufficient liquidity

Topic and detailed topic: Consumption

Variable type: Monthly

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

0	No
1	Yes

Question wording:

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?

C7110: Past credit access

Topic and detailed topic: Credit access

Variable type: Monthly

Reference unit: Household

Reference period: Past 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, used from the first round of data collection until wave 8 (August 2020) and replaced by C7111 in wave 9 (September 2020)

Coding: [Categorical]

1	Much harder
2	Somewhat harder
3	Equally easy/hard
4	Somewhat easier
5	Much easier
-777	Not applicable

Question wording:

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)?

C7111: Past credit access

Topic and detailed topic: Credit access

Variable type: Monthly

Reference unit: Household

Reference period: Past 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, replaced C7110 in wave 9 (September 2020)

Coding: [Categorical]

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

Question wording:

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)?

C7120: Expectation for credit access next 12 months

Topic and detailed topic: Credit access

Variable type: Monthly

Reference unit: Household

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, used from the first round of data collection until wave 8 (August 2020) and replaced by C7121 in wave 9 (September 2020)

Coding: [Categorical]

1	Much harder
2	Somewhat harder
3	Equally easy/hard
4	Somewhat easier
5	Much easier
-777	Not applicable

Question wording:

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?

C7121: Expectation for credit access next 12 months

Topic and detailed topic: Credit access

Variable type: Monthly

Reference unit: Household

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, replaced C7120 in wave 9 (September 2020)

Coding: [Categorical]

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

Question wording:

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?

C8010_1-4: Trust in institutions

Topic and detailed topic: Other beliefs & attitudes

Variable type: Monthly

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, used from the first round of data collection until wave 13 (January 2021) and replaced by C8011_1-5 in wave 14 (February 2021)

Coding: [Categorical]

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

For each of the below variables:

1	The European Central Bank
2	The European Commission
3	The European Parliament
4	The United Nations

Question wording:

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.

C8011_1-5: Trust in institutions

Topic and detailed topic: Other beliefs & attitudes

Variable type: Monthly

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, replaced C8010_1-4 in wave 14 (February 2021)

Coding: [Categorical]

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

For each of the below variables:

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

Question wording:

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.

FLC2000: ECB target

Topic and detailed topic: Inflation

Variable type: Monthly

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, fielded for the first time in wave 60 (December 2024)

Coding: [Numerical]

-100.0 to 100.0	Valid range
-----------------	-------------

Question wording:

The European Central Bank's primary objective is to maintain price stability. In your view, what inflation rate does the ECB target?

Please provide your best guess as an annual percentage rate. You can provide a number up to one decimal place.

___ . __%

Hidden non-response options:

-999	Don't know
------	------------

FLC2100: Treatment indicator – ECB objective

Topic and detailed topic: Inflation

Variable type: Monthly

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, fielded for the first time in wave 60 (December 2024)

Coding: [Categorical]

1	Group A
2	Group B

Question wording:

Group A

No additional screen shown

Group B

Info about 2% symmetric target only

Screen 1: On the next screen, we provide some information about the ECB's price stability objective. Please read this information carefully. It will be shown only once, and you will not be able to go back to it

Screen 2: The ECB aims for a 2% inflation target over the medium term as the best way to maintain price stability. This target is symmetric: inflation may sometimes be

slightly above it or below. The ECB overlooks short-term deviations. Persistent negative and positive deviations are regarded as equally undesirable.

FLC2200_1-2: Expectation for ECB objective - qualitative (3-year and 5-year horizon)

Topic and detailed topic: Inflation

Variable type: Monthly

Reference unit: Individual

Reference period: Next 3 and 5 years

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, fielded for the first time in wave 60 (December 2024)

Coding: [Numerical]

0.0 to 100.0 | Valid range

Question wording:

How likely do you think it is that **the European Central Bank (ECB) will maintain price stability in the euro area economy over ...**

Use the sliders below to indicate your response for each of the time periods.

1 | The **next 3 years?**

2 | The **next 5 years?**

FLC2300_1-3: Expectation for prices in general multiple periods-open-ended

Topic and detailed topic: Inflation
Variable type: Monthly
Reference unit: Individual
Reference period: Next 1, 3 and 5 years
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, fielded for the first time in wave 60 (December 2024)

Coding: [Numerical]

-100.0 to 100.0	Valid range
-----------------	-------------

Question wording:

What do you think will happen to inflation or deflation in the country where you currently live in each of the future periods below? We are interested in even very small changes.

Please give your best guess in percentage terms. If you think that there will be deflation (the opposite of inflation) over a period, please provide a negative percentage using the minus sign on your keyboard.

1	between December 2024 and December 2025
2	between December 2026 and December 2027
3	between December 2028 and December 2029

Hidden non-response options:

-999	Don't know
------	------------

H2020_1-7: ECB – information

Topic and detailed topic: Other beliefs & attitudes
Variable type: Monthly
Reference unit: Individual
Reference period: Past month
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, fielded for the first time in wave 22 (October 2021)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	Newspapers and magazines
2	TV and radio
3	The ECB's websites and publications
4	The ECB's social media accounts, e.g. Twitter/X and LinkedIn
5	Websites and social media accounts not run by the ECB
6	Other sources not listed above
7	No, I didn't get any information

Question wording:

In the past month, have you seen or heard information about the European Central Bank (ECB) from any of the following sources?

X8110: Self-assessed inflation attention – level of attention today

Topic and detailed topic: Inflation

Variable type: Monthly

Reference unit: Individual

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, fielded for the first time in wave 60 (December 2024)

Coding: [Categorical]

1	Almost no attention
2	A little attention
3	Some attention
4	Much attention
5	A great deal of attention

Question wording:

Some people are interested in inflation while others are less interested in this topic. That is some people might pay attention, think, talk and search for information about changes in prices in general regularly while others don't.

Thinking about yourself, how much attention do you currently pay to changes in prices in general in the country you currently live in?

X8120: Self-assessed inflation attention – compared to 12 months ago

Topic and detailed topic: Inflation

Variable type: Monthly

Reference unit: Individual

Reference period: Past 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, fielded for the first time in wave 60 (December 2024)

Coding: [Categorical]

1	I currently pay less attention to changes in prices in general than before
2	I currently pay more attention to changes in prices in general than before
3	I currently pay about the same attention to changes in prices in general as before

Question wording:

Would you say that you currently pay less, more or about the same attention to changes in prices in general in the country you currently live in **compared to 12 months ago**?

X8020: Perception of inflation drivers

Topic and detailed topic: Inflation
Variable type: Monthly
Reference unit: Individual
Reference period: Past 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, fielded for the first time in wave 60 (December 2024)

Coding: [Categorical]

1	The main driver is firms' profits
2	The main driver is wage costs for firms
3	The main driver is other input costs for firms (e.g. energy, raw material or other business costs)

Question wording:

According to your view, what is the main factor driving the change in the general level of prices for goods and services in your country during **the past 12 months**.

Please choose only the most important factor according to your view.

4.2 Non-regular / one-off monthly module variables

C9010_1-4: Covid-19 – areas of concern

Topic and detailed topic: COVID-19

Variable type: Monthly non-regular

Reference unit: Individual

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, used from the first round of data collection until wave 33 (September 2022)

Coding: [Categorical]

0	0 – Not concerned at all
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10 – Trust completely

Hidden non-response options:

-999	Do not know
-------------	-------------

For each of the below variables:

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

Question wording:

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

C9020_1-4: Covid-19 – change of behaviour (future)

Topic and detailed topic: COVID-19

Variable type: Monthly non-regular

Reference unit: Individual

Reference period: Past month

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, used from the first round of data collection until wave 15 (March 2021) and again from wave 25 (January 2022) until wave 28 (April 2022)

Coding: [Categorical]

1	Increase
2	Decrease
0	No change

For each of the below variables:

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

Question wording:

In the last month, have you changed your behaviour in any of the following areas because of concerns about the coronavirus (COVID-19)?

C9030_1-4: Covid-19 – change of behaviour (future)

Topic and detailed topic: COVID-19

Variable type: Monthly non-regular

Reference unit: Individual

Reference period: Next 3 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, used from the first round of data collection until wave 15 (March 2021) and again from wave 25 (January 2022) until wave 28 (April 2022)

Coding: [Categorical]

1	Increase
2	Decrease
0	No change

For each of the below variables:

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

Question wording:

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)?

C9040_1-11: Covid-19 – government support

Topic and detailed topic: COVID-19

Variable type: Monthly non-regular

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, fielded only in wave 6 (June 2020) wave 11 (November 2020)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	A payment for lost earnings or wages
2	Support in paying a mortgage (including a payment delay)
3	Support in paying loans other than mortgage (including a payment delay)
4	Support in paying rent (including a rent freeze)
5	Support (including vouchers) for other regular expenses (e.g. food, medical expenses)
6	Support for childcare or care for other dependents
7	Access to emergency loans or loans at terms better than current market terms
8	Indirect support through support for your employer
9	Support for a business owned by a member of your household
10	Support in any other form not listed above
11	My household has not received any government support

Question wording:

In response to the coronavirus (COVID-19) outbreak, governments are introducing policies to support households, workers and businesses.

Please indicate whether your household has received such support in any of the following forms.

Please select all that apply.

C9050: Covid-19 – adequacy government support

Topic and detailed topic: COVID-19

Variable type: Monthly

Reference unit: Individual

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, used in wave 7 (July 2020) until wave 27 (March 2022)

Coding: [Categorical]

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

Question wording:

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?

C9060_1-3: Covid-19 – views on vaccinations

Topic and detailed topic: COVID-19

Variable type: Monthly non-regular

Reference unit: Individual

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, fielded only in wave 13 (January 2022) and wave 14 (February 2022)

Coding: [Categorical]

1	1 – Strongly disagree
2	2
3	3
4	4
5	5 – Strongly agree

For each of the below variables:

1	It is important for everybody to have routine vaccinations
2	Vaccines often have serious negative side effects
3	Vaccines are rigorously tested before authorised for use

Question wording:

To what extent do you agree or disagree with the following statements?

M2020_1-11: Covid-19 – government support (forward looking)

Topic and detailed topic: COVID-19

Variable type: Monthly non-regular

Reference unit: Household

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, fielded only in wave 20 (August 2021)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	A payment for lost earnings or wages
2	Support in paying a mortgage (including a payment delay)
3	Support in paying loans other than mortgage (including a payment delay)
4	Support in paying rent (including a rent freeze)
5	Support (including vouchers) for other regular expenses (e.g. food, medical expenses)
6	Support for childcare or care for other dependents
7	Access to emergency loans or loans at terms better than current market terms
8	Indirect support through support for your employer
9	Support for a business owned by a member of your household
10	Support in any other form not listed above
11	My household has not received any government support

Question wording:

Over the next 12 months, do you expect your household to receive any support as part of government policies in response to the coronavirus outbreak?

Please indicate whether your household expects to receive such support in any of the following forms **during the next 12 months**.

Please select all that apply.

5 CES quarterly module variables

A0010: Respondent ID

Topic and detailed topic: Technical items / identification

Variable type: Background

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Technically reported

In use (period): Yes, since the first round of CES data collection

Coding: [String]

Number uniquely identifying each respondent.

A0020: Country

Topic and detailed topic: Technical items / data collection information

Variable type: Background

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Technically reported

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

Two-digit string code

BE	Belgium
DE	Germany
IE	Ireland
EL	Greece
ES	Spain
FR	France
IT	Italy
NL	Netherlands
AT	Austria
PT	Portugal
FI	Finland

A0030: Survey round

Topic and detailed topic: Technical items / identification

Variable type: Quarterly

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Technically reported

In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

Running number, starting from 4 (for April 2020)

4	If date= 2/4/2020 - 6/5/2020
7	If date= 2/7/2020 - 5/8/2020
10	If date= 1/10/2020 - 4/11/2020
13	If date= 7/1/2021 - 3/2/2021
16	If date= 1/4/2021 - 5/5/2021
19	If date= 1/7/2021 - 4/8/2021
22	If date= 7/10/2021 - 3/11/2021
25	If date= 6/1/2022 - 2/2/2022
28	If date= 7/4/2022 - 4/5/2022
31	If date= 7/7/2022 - 3/8/2022
34	If date= 6/10/2022 - 2/11/2022
37	If date= 5/1/2023 - 1/2/2023
40	If date= 6/4/2023 - 3/5/2023
43	If date= 6/7/2023 - 2/8/2023
46	If date= 5/10/2023 - 1/11/2023
49	If date= 4/1/2024 - 31/1/2024
52	If date= 4/4/2024 - 1/5/2024
55	If date= 4/7/2024 - 31/7/2024

Details:

Each wave opens on the 1st Thursday of the month. The fieldwork in-practice closes on the Tuesday before the next wave opens, with possible exceptions.

A1010_AGE_PREC_Q: Age group updated annually

Topic and detailed topic: Respondent characteristics

Variable type: Quarterly (based on background info)

Reference unit: Individual

Reference period: Current

Filtering: All respondents

Mode of collection: Derived and recoded

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	18-34
2	35-49
3	50-70
4	71+

Derived and recoded from originally fielded background variable A1010: Month and year of birth.

Question wording:

What is the month and year of your birth?

YYYYMM

Details:

Respondent needs to be at least 18 years old in order to take this survey.

If the respondent is not at least 18 years old, the interviewer stops the interview.

The age is updated at the beginning of each year, when weights are recalibrated.

B7040_QUINTILE_Q: Household disposable income quintiles on monthly weighted distribution by wave

Topic and detailed topic: Income
Variable type: Quarterly (based on background info)
Reference unit: Household
Reference period: Year preceding the background interview
Filtering: All respondents
Mode of collection: Imputed and derived
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	First quintile
2	Second quintile
3	Third quintile
4	Fourth quintile
5	Fifth quintile

Derived and recoded from originally fielded background variables B7040 and B7050_1/2: Total combined net of tax household income. Respondents can choose whether they want to report their household's **annual** or **monthly** income in question B7030.

Question wording:

B7040

What was your household total **net** income (i.e. after tax and compulsory deductions) from all sources [if B7030=1, **over the past month**; if B7030=2, **over the past 12 months**]?

If you don't know the exact figure, please give a best estimate.

Please consider the income of all household members, and from all sources: wages or salaries; income from self-employment or farming; pensions; unemployment/redundancy benefit; any other social benefits or grants; income from investment, savings, insurance or property; income from other sources.

_____ €/month < if B7030=1 > (Valid range: 0 – 999999)

_____ €/year < if B7030=2 > (Valid range: 0 – 999999)

-666	Prefer not to answer
-999	Don't know

B7050_1/2

Perhaps you can provide the approximate range instead. Which category best matches your household total **net** income (i.e. after tax and compulsory deductions) [if B7030=1, **over the past month**; if B7030=2, **over the past 12 months**]?

We would be grateful for a response and assure you that any information you provide will remain strictly confidential.

	B7050_1	B7050_2
1	Less than €500	Less than €10,000
2	€500-€999	€10,000-€14,999
3	€1,000-€1,499	€15,000-€19,999
4	€1,500-€1,999	€20,000-€24,999
5	€2,000-€2,499	€25,000-€29,999
6	€2,500-€2,999	€30,000-€39,999
7	€3,000-€3,999	€40,000-€49,999
8	€4,000-€4,999	€50,000-€59,999
9	€5,000-€6,999	€60,000-€74,999
10	€7,000-€9,999	€75,000 or more
11	€10,000 or more	-
-666	Prefer not to answer	Prefer not to answer
-999	Don't know	Don't know

Details:

Household net income data are collected in the background module. Respondents can select whether they would like to report their household's monthly or annual income. Answers can be provided either in open ended values or in bracketed values. For the creation of the imputed incomes, we employ a hot-deck step imputation of continuous values for those reported in brackets. Furthermore, a model-based approach is used for the imputation of both outliers and missing values.

For the creation of the **B7040_quintile** variable the previously derived imputed incomes are used to calculate quintiles over the weighted distributions of the variable at the country level and by wave.

WGT_Q: Blended weight quarterly

Topic and detailed topic: Technical items / weights
Variable type: Quarterly
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

The weights of the two samples available (probability and non-probability) are blended. Probability and non-probability samples are combined. The combined weights of the blended sample are then calibrated to the population benchmarks (age, gender and region). More information on the computation of weights is available in the CES methodological guide.

Q2021_PREC: Employment situation

Topic and detailed topic: Labour market

Variable type: Quarterly

Reference unit: Individual

Reference period: Current

Filtering: All respondents

Mode of collection: Recoded

In use (period): Yes, in use from wave 10 (October 2020) onwards

Coding: [Categorical]

1	Employed
2	Unemployed
3	Other

Recoded from originally fielded variable Q2021: Current employment situation.

Question wording:

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, parental 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

Details:

The 11 categories above are regrouped into three groups following the recoding approach below:

1	[if Q2021=1 or Q2021=2 or Q2021=3 or Q2021=4]
2	[if Q2021=5 or Q2021=6]
3	[if Q2021=7 or Q2021=8 or Q2021=9 or Q2021=10 or Q2021=11]

Note that category 2 includes all respondents that consider themselves unemployed. It includes respondents who consider themselves unemployed but are not actively searching for a job. Thus, the definition of unemployment used here does not necessarily correspond to that of official EU labour market statistics.

Q2111: Current job meets own skills

Topic and detailed topic: Labour market

Variable type: Quarterly

Reference unit: Individual

Reference period: Current

Filtering: If Q2021=1 or Q2021=2 or Q2021=3 or Q2021=4

Mode of collection: Actual response

In use (period): Discontinued, used from wave 10 (October 2020) until wave 40 (April 2023)

Coding: [Categorical]

1	1 - Very poor fit
2	2
3	3
4	4
5	5
6	6
7	7 - Very good fit
-888	Skipped

Question wording:

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

Q2121: Working with same employer (duration)

Topic and detailed topic: Labour market

Variable type: Quarterly

Reference unit: Individual

Reference period: Current

Filtering: If Q2021=1 or Q2021=2 or Q2021=3 or Q2021=4

Mode of collection: Actual response

In use (period): Yes, in use from wave 10 (October 2020) onwards

Coding: [Categorical]

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
-888	Skipped

Question wording:

How long have you been working for your current employer?

Q2253: Actively looking for a job

Topic and detailed topic: Labour market

Variable type: Quarterly

Reference unit: Individual

Reference period: Current

Filtering: If Q2021=9 or Q2021=10 or Q2021=11 or Q2021=1 or Q2021=2 or Q2021=3 or Q2021=4; [if Q2021=5, autofill with 1]; [if Q2021=6, autofill with 0]

Mode of collection: Actual response

In use (period): Discontinued, used from wave 13 (January 2021) until wave 52 (April 2024) and replaced by Q2254 in wave 55 (July 2024)

Coding: [Categorical]

1	Yes
0	No

Question wording:

Are you currently actively looking for a job?

Q2254: Actively looking for a job

Topic and detailed topic: Labour market

Variable type: Quarterly

Reference unit: Individual

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, replaced Q2253 in wave 55 (July 2024)

Coding: [Categorical]

1	Yes
0	No

Question wording:

Are you currently actively looking for a job?

Q2263_1-8_PREC: Reasons not actively looking for job

Topic and detailed topic: Labour market

Variable type: Quarterly

Reference unit: Individual

Reference period: Current

Filtering: If Q2253 = 0 and (Q2021=9 or Q2021=10 or Q2021=11 or Q2021 = 6)

Mode of collection: Recoded

In use (period): Discontinued, used from wave 13 (January 2021) until wave 52 (April 2024) and replaced by Q2264_1-8 in wave 55 (July 2024)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

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
5	I believe that there are no suitable jobs available
6	I haven't started looking yet
7	I don't need employment
8	Temporarily sick or injured; Other

Derived and recoded from originally fielded variable Q2263_1-8: Reasons not actively looking for job.

Question wording:

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

Details:

The 8 variables above are regrouped into seven variables. All variables are the same as in the original question, but variable Q2263_8_PREC contains information from both Q2263_4 and Q2263_8 combined.

Q2264_1-8_PREC: Reasons not actively looking for job

Topic and detailed topic: Labour market

Variable type: Quarterly

Reference unit: Individual

Reference period: Current

Filtering: If Q2254 = 0 and (Q2021=9 or Q2021=10 or Q2021=11 or Q2021 = 6)

Mode of collection: Recoded

In use (period): Yes, replaced Q2263_1-8 in wave 55 (July 2024)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

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
5	I believe that there are no suitable jobs available
6	I haven't started looking yet
7	I don't need employment
8	Temporarily sick or injured; Other

Derived and recoded from originally fielded variable Q2264_1-8: Reasons not actively looking for job.

Question wording:

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

Details:

The 8 variables above are regrouped into seven variables. All variables are the same as in the original question, but variable Q2264_8_PREC contains information from both Q2264_4 and Q2264_8 combined.

Q2273: Job search intensity

Topic and detailed topic: Labour market

Variable type: Quarterly

Reference unit: Individual

Reference period: Last 3 months

Filtering: If Q2253=1

Mode of collection: Actual response

In use (period): Discontinued, used from wave 13 (January 2021) until wave 52 (April 2024).

Coding: [Categorical]

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

Question wording:

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

Q2302: Probability of finding a job in 3 months

Topic and detailed topic: Labour market

Variable type: Quarterly

Reference unit: Individual

Reference period: Next 3 months

Filtering: If Q2021=5 or Q2021=6

Mode of collection: Actual response

In use (period): Yes, in use from wave 10 (October 2020) onwards

Coding: [Numerical]

0 to 100	Valid range
----------	-------------

Hidden non-response options:

-999	Don't know
------	------------

Question wording:

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?

___ %

Q2352: Probability of losing a job in 3 months

Topic and detailed topic: Labour market

Variable type: Quarterly

Reference unit: Individual

Reference period: Next 3 months

Filtering: If Q2021=1 or Q2021=2 or Q2021=3 or Q2021=4

Mode of collection: Actual response

In use (period): Yes, in use from wave 10 (October 2020) onwards

Coding: [Numerical]

0 to 100	Valid range
----------	-------------

Hidden non-response options:

-999	Don't know
------	------------

Question wording:

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

___%

Q2393: Probability of looking for a job in 3 months

Topic and detailed topic: Labour market

Variable type: Quarterly

Reference unit: Individual

Reference period: Next 3 months

Filtering: 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)

Mode of collection: Actual response

In use (period): Discontinued, used since wave 13 (January 2021) and replaced by Q2394 in wave 55 (July 2024)

Coding: [Numerical]

0 to 100	Valid range
----------	-------------

Hidden non-response options:

-999	Don't know
------	------------

Question wording:

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

Q2394: Probability of looking for a job in 3 months

Topic and detailed topic: Labour market

Variable type: Quarterly

Reference unit: Individual

Reference period: Next 3 months

Filtering: If Q2254=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)

Mode of collection: Actual response

In use (period): Yes, replaced Q2393 in wave 55 (July 2024)

Coding: [Numerical]

0 to 100	Valid range
-----------------	-------------

Hidden non-response options:

-999	Don't know
-------------	------------

Question wording:

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

Q4010_1-11: Applied for credit

Topic and detailed topic: Credit access

Variable type: Quarterly

Reference unit: Household

Reference period: Past 3 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, used from the first quarterly round of data collection until wave 7 (July 2020) and replaced by Q4011 in wave 10 (October 2020)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

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 an existing loan
8	Refinancing of your current mortgage
9	No, did not apply for any of the above
10	Prefer not to answer
11	Don't know

Question wording:

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

Details:

If one variable out of Q4010_9-11 is selected, all other variables are automatically coded as 0 (i.e., unselected).

Q4011_1-11: Applied for credit

Topic and detailed topic: Credit access

Variable type: Quarterly

Reference unit: Household

Reference period: Past 3 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, replaced Q4010 in wave 10 (October 2020)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

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 an existing loan
8	Refinancing of your current mortgage
9	No, did not apply for any of the above
11	Don't know

Question wording:

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

Details:

If one variables Q4011_9 or Q4011_11 are selected, all other variables are automatically coded as 0 (i.e., unselected).

Q4201_1-4: Late payments – past 12 months

Topic and detailed topic: Financial condition

Variable type: Quarterly

Reference unit: Individual

Reference period: Past 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, in use from wave 7 (July 2020) onwards

Coding: [Categorical]

0	No
1	Yes
-777	I do not have such payment obligation
-999	Don't know

For each of the below variables:

1	Rent
2	Mortgage
3	Other loans
4	Utility bills

Question wording:

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?

Q4251_1-4: Late payments – expectations

Topic and detailed topic: Financial condition

Variable type: Quarterly

Reference unit: Household

Reference period: Next 3 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, in use from wave 7 (July 2020) onwards

Coding: [Categorical]

0	No
1	Yes
-777	I do not have such payment obligation
-999	Don't know

For each of the below variables:

1	Rent
2	Mortgage
3	Other loans
4	Utility bills

Question wording:

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?

6 CES topical module variables

A0010: Respondent ID

Topic and detailed topic: Technical items / identification

Variable type: Background

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Technically reported

In use (period): Yes, since the first round of CES data collection

Coding: [String]

Number uniquely identifying each respondent.

A0020: Country

Topic and detailed topic: Technical items / data collection information

Variable type: Background

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Technically reported

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

Two-digit string code

BE	Belgium
DE	Germany
IE	Ireland
EL	Greece
ES	Spain
FR	France
IT	Italy
NL	Netherlands
AT	Austria
PT	Portugal
FI	Finland

A1010_AGE_PREC_T: Age group updated annually

Topic and detailed topic: Respondent characteristics

Variable type: Annual topical (based on background info)

Reference unit: Individual

Reference period: Current

Filtering: All respondents

Mode of collection: Derived and recoded

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	18-34
2	35-49
3	50-70
4	71+

Derived and recoded from originally fielded background variable A1010: Month and year of birth

Question wording:

What is the month and year of your birth?

YYYYMM

Details:

Respondent needs to be at least 18 years old in order to take this survey.

If the respondent is not at least 18 years old, the interviewer stops the interview.

The age is updated at the beginning of each year, when weights are recalibrated.

B7040_QUINTILE_T: Household disposable income quintiles on monthly weighted distribution by wave

Topic and detailed topic: Income

Variable type: Annual topical (based on background info)

Reference unit: Household

Reference period: Year preceding the background interview

Filtering: All respondents

Mode of collection: Imputed and derived

In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	First quintile
2	Second quintile
3	Third quintile
4	Fourth quintile
5	Fifth quintile

Derived and recoded from originally fielded background variables B7040 and B7050_1/2: Total combined net of tax household income. Respondents can choose whether they want to report their household's **annual** or **monthly** income in question B7030.

Question wording:

B7040

What was your household total **net** income (i.e. after tax and compulsory deductions) from all sources [if B7030=1, **over the past month**; if B7030=2, **over the past 12 months**]?

If you don't know the exact figure, please give a best estimate.

Please consider the income of all household members, and from all sources: wages or salaries; income from self-employment or farming; pensions; unemployment/redundancy benefit; any other social benefits or grants; income from investment, savings, insurance or property; income from other sources.

_____ €/month < if B7030=1 > (Valid range: 0 – 999999)

_____ €/year < if B7030=2 > (Valid range: 0 – 999999)

-666	Prefer not to answer
-999	Don't know

B7050_1/2

Perhaps you can provide the approximate range instead. Which category best matches your household total **net** income (i.e. after tax and compulsory deductions) [if B7030=1, **over the past month**; if B7030=2, **over the past 12 months**]?

We would be grateful for a response and assure you that any information you provide will remain strictly confidential.

	B7050_1	B7050_2
1	Less than €500	Less than €10,000
2	€500-€999	€10,000-€14,999
3	€1,000-€1,499	€15,000-€19,999
4	€1,500-€1,999	€20,000-€24,999
5	€2,000-€2,499	€25,000-€29,999
6	€2,500-€2,999	€30,000-€39,999
7	€3,000-€3,999	€40,000-€49,999
8	€4,000-€4,999	€50,000-€59,999
9	€5,000-€6,999	€60,000-€74,999
10	€7,000-€9,999	€75,000 or more
11	€10,000 or more	-
-666	Prefer not to answer	Prefer not to answer
-999	Don't know	Don't know

Details:

Household net income data are collected in the background module. Respondents can select whether they would like to report their household's monthly or annual income. Answers can be provided either in open ended values or in bracketed values. For the creation of the imputed incomes, we employ a hot-deck step imputation of continuous values for those reported in brackets. Furthermore, a model-based approach is used for the imputation of both outliers and missing values.

For the creation of the **B7040_quintile** variable the previously derived imputed incomes are used to calculate quintiles over the weighted distributions of the variable at the country level and by wave.

WGT_T: Blended weight topical

Topic and detailed topic: Technical items / weights
Variable type: Annual topical
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

The weights of the two samples available (probability and non-probability) are blended. Probability and non-probability samples are combined. The combined weights of the blended sample are then calibrated to the population benchmarks (age, gender and region). More information on the computation of weights is available in the CES methodological guide.

6.1 Topical module on housing (February)

A0030: Survey round

Topic and detailed topic: Technical items / identification

Variable type: Annual topical

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Technically reported

In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

Running number, starting from 4 (for April 2020)

26	If date= 3/2/2022 - 2/3/2022
38	If date= 2/2/2023 - 1/3/2023
50	If date= 1/2/2024 - 6/3/2024

Details:

Each wave opens on the 1st Thursday of the month. The fieldwork in-practice closes on the Tuesday before the next wave opens, with possible exceptions.

G1010: Type of property

Topic and detailed topic: Housing - dwelling information

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G1011 in wave 38 (February 2023)

Coding: [Categorical]

1	Owner-occupied property
2	Rented house/flat/apartment
3	Accommodation provided free of charge

Question wording:

Which of the following describes your and your household's main dwelling? If you occupy more than one dwelling, please consider the one you spend more time in.

G1011: Housing Type

Topic and detailed topic: Housing - dwelling information

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, replaced G1010 in wave 38 (February 2023)

Coding: [Categorical]

1	Owner-occupied property with a mortgage outstanding
2	Owner-occupied property without a mortgage outstanding
3	Rented house, flat, apartment, single room in a house etc.
4	Accommodation provided free of charge

Question wording:

Which of the following describes your (and your household's) main place of residence?

If you occupy more than one dwelling, please consider the one you spend most time in.

G1020_PREC: Duration of residence

Topic and detailed topic: Housing - dwelling information

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Recoded

In use (period): Yes, used in use from wave 26 (February 2022) onwards

Coding: [Categorical]

1	Less than 5 years
2	5-9 years
3	10-14 years
4	15-19 years
5	20-29 years
6	More than 30 years

Hidden non-response options:

-999	Don't know
------	------------

Recoded from originally fielded variable G1020: Duration of residence

Question wording:

Please indicate how **many years** you have been living in this dwelling.

___ year(s).

0 to 99	Valid range
---------	-------------

Hidden non-response options:

-999	Don't know
------	------------

Details:

As a result of Statistical Disclosure Control analysis, G1020 was recoded into brackets.

G1030: Type of dwelling – details

Topic and detailed topic: Housing - dwelling information

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, in use from wave 26 (February 2022) onwards

Coding: [Categorical]

1	Detached, semi-detached or terraced house
2	Flat in residential premises
3	Dwelling with a shop or on business premises
4	Other type of accommodation (including mobile home/caravan/temporary building or houseboat)

Question wording:

Which of the following best describes the type of dwelling that you (and your household) currently live in?

If you occupy more than one dwelling, please consider the one you spend most time in.

G1060: Dwelling – past renovation

Topic and detailed topic: Housing - dwelling information

Variable type: Annual topical

Reference unit: Household

Reference period: Past 10 years

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G1061_1-7 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
2	No
3	Renovation currently in progress

Hidden non-response options:

-999	Don't know
------	------------

Question wording:

Over the past 10 years, was there a significant renovation (e.g. better insulation, installation of solar panel or heat pump, or more efficient heating system) of the main dwelling that you and your household occupy?

G1061_1-7: Dwelling – past renovation

Topic and detailed topic: Housing - dwelling information

Variable type: Annual topical

Reference unit: Household

Reference period: Past 10 years

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, replaced G1060 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
---	-----

0	No
---	----

Hidden non-response options:

-999	Don't know
------	------------

For each of the below variables:

1	Making the residence more energy-efficient (e.g. better insulation, including new windows, installation of solar panels, a heat pump, or a more efficient heating system)
---	---

2	Remodelling the kitchen or bathroom
---	-------------------------------------

3	Extending the living area
---	---------------------------

4	Making the residence easily accessible
---	--

5	Repair or maintenance (including painting, flooring and carpeting)
---	--

6	Other type of renovation, not mentioned above
---	---

7	No, no renovations have been undertaken
---	---

Question wording:

Over the past 10 years, have you / the owner undertaken any of the following renovations to the dwelling that you (and your household) **currently** live in?

Please select all that apply. If you occupy more than one dwelling, please consider the one you spend most time in

G1070_1-6: Dwelling – renovation plans

Topic and detailed topic: Housing - dwelling information

Variable type: Annual topical

Reference unit: Household

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G1071_1-7 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
0	No

Hidden non-response options:

-999	Don't know
------	------------

For each of the below variables:

1	Making the residence more energy-efficient
2	Replacing the kitchen or bathroom
3	Extending the living area
4	Making the residence easily accessible
5	Other type of renovation, not mentioned above
6	No, not planning to undertake any renovation

Question wording:

Over the next 12 months, do you / does the owner plan to undertake any of the following renovations to your current main residence?

Please select all that apply.

G1071_1-7: Dwelling – renovation plans

Topic and detailed topic: Housing - dwelling information

Variable type: Annual topical

Reference unit: Household

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, replaced G1070_1-6 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
---	-----

0	No
---	----

Hidden non-response options:

-999	Don't know
------	------------

For each of the below variables:

1	Making the residence more energy-efficient (e.g. better insulation, including new windows, installation of solar panels, a heat pump, or a more efficient heating system)
---	---

2	Remodelling the kitchen or bathroom
---	-------------------------------------

3	Extending the living area
---	---------------------------

4	Making the residence easily accessible
---	--

5	Repair or maintenance (including painting, flooring and carpeting)
---	--

6	Other type of renovation, not mentioned above
---	---

7	No, no renovations are planned
---	--------------------------------

Question wording:

Over the next 12 months, do you / does the owner plan to undertake any of the following renovations to the dwelling that you (and your household) **currently** live in?

Please select all that apply. If you occupy more than one dwelling, please consider the one you spend most time in.

G1110_PREC: Household's current main residence – current value

Topic and detailed topic: Housing - owner main residence

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G1010 = 1

Mode of collection: Recoded

In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G1111 in wave 38 (February 2023)

Coding: [Categorical]

1	€1-€74,999
2	€75,000-€149,999
3	€150,000-€199,999
4	€200,000-€249,999
5	€250,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€699,999
9	€700,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G1110: Household's current main residence – Current value.

Question wording:

If you sold your and your household's main residence today, what price would you expect to get?

1	€1-€74,999
2	€75,000-€149,999
3	€150,000-€199,999
4	€200,000-€249,999
5	€250,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€699,999
9	€700,000-€999,999
10	More than €1,000,000

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

As a result of Statistical Disclosure Control analysis, G1110 was top coded at category 9.

G1111_PREC: Household's current main residence – current value

Topic and detailed topic: Housing - owner main residence

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G1011 = 1 or G1011 = 2

Mode of collection: Recoded

In use (period): Yes, replaced G1110 in wave 38 (February 2023)

Coding: [Categorical]

1	€1-€74,999
2	€75,000-€149,999
3	€150,000-€199,999
4	€200,000-€249,999
5	€250,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€699,999
9	€700,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G1111: Household's current main residence – Current value.

Question wording:

If you sold the dwelling that you (and your household) currently live in **today**, what price would you expect to get?

If you occupy more than one dwelling, please consider the one you spend most time in.

1	€1-€74,999
2	€75,000-€99,999
3	€100,000-€149,999
4	€150,000-€199,999
5	€200,000-€249,999
6	€250,000-€299,999
7	€300,000-€399,999
8	€400,000-€499,999
9	€500,000-€699,999
10	€700,000-€999,999
11	€1,000,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

G1111 was recoded to match the categories in G1110_PREC.

G1120_PREC: Value of household's main residence at time of acquisition

Topic and detailed topic: Housing - owner main residence

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G1010 = 1

Mode of collection: Recoded

In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G1121 in wave 38 (February 2023)

Coding: [Categorical]

1	€1-€74,999
2	€75,000-€149,999
3	€150,000-€199,999
4	€200,000-€249,999
5	€250,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€699,999
9	€700,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G1120: Value of household's main residence at time of acquisition.

Question wording:

How much was your main residence worth at the time you/your household acquired or inherited it?

If you became owner of this residence before 2000, please report the equivalent value in euro. If you are uncertain, please provide your best estimate.

1	€1-€74,999
2	€75,000-€149,999
3	€150,000-€199,999
4	€200,000-€249,999
5	€250,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€699,999
9	€700,000-€999,999
10	More than €1,000,000

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

As a result of Statistical Disclosure Control analysis, G1120 was top coded at category 9.

G1121_PREC: Value of household's main residence at time of acquisition

Topic and detailed topic: Housing - owner main residence

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G1011 = 1 or G1011 = 2

Mode of collection: Recoded

In use (period): Yes, replaced G1120 in wave 38 (February 2023)

Coding: [Categorical]

1	€1-€74,999
2	€75,000-€149,999
3	€150,000-€199,999
4	€200,000-€249,999
5	€250,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€699,999
9	€700,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G1121: Value of household's main residence at time of acquisition.

Question wording:

How much was the dwelling that you currently live in worth at the time you (or someone in your current household) came to own it?

If you purchased the property, please consider the market price excluding any transaction fees or commissions. If you became owner of this residence before 2000, please report the equivalent value in euro. If you are uncertain, please provide your best estimate.

1	€1-€74,999
2	€75,000-€99,999
3	€100,000-€149,999
4	€150,000-€199,999
5	€200,000-€249,999
6	€250,000-€299,999
7	€300,000-€399,999
8	€400,000-€499,999
9	€500,000-€699,999
10	€700,000-€999,999
11	€1,000,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

G1121 was recoded to match the categories in G1120_PREC.

G1140_PREC: Time of acquisition of main residence

Topic and detailed topic: Housing - owner main residence

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G1011 = 1 or G1011 = 2

Mode of collection: Recoded

In use (period): Yes, in use from wave 38 (February 2023) onwards

Coding: [Categorical]

1	Before 1990
2	1990-1999
3	2000-2009
4	2010-2019
5	After 2020

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G1140: Time of acquisition of main residence.

Question wording:

In which year did you (or someone in your current household) come to own the dwelling that you currently live in?

1900 - current year	Valid range
---------------------	-------------

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

As a result of Statistical Disclosure Control analysis, G1140 was bracketed, bottom-coded at year 1989 and top-coded at year 2020.

G1210_PREC: Accommodation – current household rent

Topic and detailed topic: Housing - rent main residence

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G1010 = 2

Mode of collection: Recoded

In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G1211 in wave 38 (February 2023)

Coding: [Categorical]

1	Less than €249
2	€250-€399
3	€400-€549
4	€550-€699
5	€700-€849
6	€850-€999
7	€1,000-€1,499
8	More than €1,500

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G1210: Accommodation – Current household rent.

Question wording:

Which range best matches your household's **rent payment** in a typical month (excluding costs for electricity, heating, water and internet/tv-radio)?

If you are uncertain, please provide the best possible estimate.

1	Less than €249
2	€250-€399
3	€400-€549
4	€550-€699
5	€700-€849
6	€850-€999
7	€1,000-€1,499
8	€1,500-€1,999
9	€2,000-€3,000
10	More than €3,000

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

As a result of Statistical Disclosure Control analysis, G1210 was top coded at category 8.

G1211_PREC: Accommodation – current household rent

Topic and detailed topic: Housing – rent main residence

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G1011 = 3

Mode of collection: Recoded

In use (period): Discontinued, used in wave 38 (February 2023) and replaced by G1240/G1250 in wave 50 (February 2024)

Coding: [Categorical]

1	Less than €249
2	€250-€399
3	€400-€549
4	€550-€699
5	€700-€849
6	€850-€999
7	€1,000-€1,499
8	More than €1,500

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G1211: Accommodation – Current household rent.

Question wording:

Which range best matches your (and your household's) total rent payment in a typical month (excluding costs for electricity, heating, sewage, water and internet/phone/TV/radio)?

If you are uncertain, please provide the best possible estimate.

1	Less than €250
2	€250-€399
3	€400-€449
4	€450-€499
5	€500-€549
6	€550-€599
7	€600-€649
8	€650-€699
9	€700-€749
10	€750-€799
11	€800-€849
12	€850-€999
13	€1,000-€1,499
14	1,500-€1,999
15	€2,000-€2,999
16	More than €3,000

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

As a result of Statistical Disclosure Control analysis, G1211 was recoded to match the categories of G1210_PREC.

G1240_PREC: Accommodation – current household rent

Topic and detailed topic: Housing - rent main residence

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G1011 = 3

Mode of collection: Derived and recoded

In use (period): Yes, replaced G1211 in wave 50 (February 2024)

Coding: [Categorical]

1	Less than €249
2	€250-€399
3	€400-€549
4	€550-€699
5	€700-€849
6	€850-€999
7	€1,000-€1,499
8	More than €1,500

Derived and recoded from variables G1240 and G1250: Accommodation – current household rent. Respondents can choose whether they want to report their monthly payments in **numerical** or **bracketed** format.

Question wording:

G1240

What is your (and your household's) **total rent payment** in a typical month (**excluding** costs for electricity, heating, sewage, water and internet/phone/TV/radio)?

If you are uncertain, please provide the best possible estimate.

___ €/month

0 - 999999	Valid range
------------	-------------

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

G1250

If G1240 = -666 or G1240 = -999

You can provide an approximate range instead.

Which range best matches your (and your household's) **total rent payment** in a typical month (**excluding** costs for electricity, heating, sewage, water and internet/phone/TV/radio)?

If you are uncertain, please provide the best possible estimate.

1	Less than €250
2	€250-€399
3	€400-€449
4	€400-€549
5	€500-€549
6	€550-€599
7	€600-€649
8	€650-€699
9	€700-€749
10	€750-€799
11	€800-€849
12	€850-€999
13	€1,000-€1,499
14	1,500-€1,999
15	€2,000-€2,999
16	More than €3,000

Details:

As a result of Statistical Disclosure Control analysis, G1240 was combined with G1250 and then recoded to match the categories of both G1210_PREC and G1211_PREC.

G1220: Accommodation – household rent expectations

Topic and detailed topic: Housing - rent main residence

Variable type: Annual topical

Reference unit: Household

Reference period: Next 12 months

Filtering: If G1010=2

Mode of collection: Actual response

In use (period): Discontinued, used in wave 26 (February 2022) and replaced by g1222 in wave 38 (February 2023)

Coding: [Categorical]

1	Rent costs will decrease
2	Rent costs will be exactly the same (that is 0% change)
3	Rent costs will increase by less than 2%
4	Rent costs will increase by at least 2% but less than 5%
5	Rent costs will increase by at least 5% but less than 10%
6	Rent costs will increase by 10% or more

Question wording:

Over the next 12 months, what do you think will happen to your household's **rent payment** (excluding costs for electricity, heating, water and internet/tv-radio) in a typical month? We are interested in even very small changes.

G1222: Accommodation – household rent expectations

Topic and detailed topic: Housing - rent main residence

Variable type: Annual topical

Reference unit: Household

Reference period: Next 12 months

Filtering: if G1011=3

Mode of collection: Actual response

In use (period): Discontinued, used in wave 38 (February 2023) and replaced by G1260/G1270 in wave 50 (February 2024)

Coding: [Categorical]

1	Rent costs will decrease
2	Rent costs will remain exactly the same (that is 0% change)
3	Rent costs will increase by less than 2%
4	Rent costs will increase by at least 2% but less than 5%
5	Rent costs will increase by at least 5% but less than 10%
6	Rent costs will increase by 10% or more

Question wording:

Over the next 12 months, what do you think will happen to your (and your household's) rent payment (**excluding** costs for electricity, heating, sewage, water and internet/phone/TV/radio) in a typical month? We are interested in even very small changes.

G1260: Accommodation – household rent expectations (qualitative)

Topic and detailed topic: Housing - rent main residence

Variable type: Annual topical

Reference unit: Household

Reference period: Next 12 months

Filtering: If G1011 = 3

Mode of collection: Actual response

In use (period): Yes, replaced G1222 in wave 50 (February 2024)

Coding: [Categorical]

1	My rent costs will increase
2	My rent costs will decrease
3	My rent costs will be broadly the same

Question wording:

Please think ahead to **12 months from now**. Suppose that you are **living in exactly the same** (main) **residence** that you are currently living in.

Over the next 12 months, what do you think will happen to your (and your household's) rent payment (**excluding** costs for electricity, heating, sewage, water and internet/phone/TV/radio) in a typical month? We are interested in even very small changes.

G1270: Accommodation – household rent expectations (open-ended)

Topic and detailed topic: Housing - rent main residence

Variable type: Annual topical

Reference unit: Household

Reference period: Next 12 months

Filtering: If G1011 = 3

Mode of collection: Actual response

In use (period): Yes, in use from wave 50 (February 2024) onwards

Coding: [Numerical]

-100 to 100	Valid range
--------------------	-------------

Question wording:

How much higher / lower do you think your (and your household's) rent costs will be **12 months from now?**

Please assume that you will be living in exactly the same (main) residence that you are currently living in. Please give your best guess of the change in percentage terms. You can provide a number up to one decimal place.

G1230: Accommodation – reasons for rent expectations

Topic and detailed topic: Housing - rent main residence

Variable type: Annual topical

Reference unit: Household

Reference period: Next 12 months

Filtering: If G1222 = 1 or G1222 = 3 or G1222 = 4 or G1222 = 5 or G1222 = 6

Mode of collection: Actual response

In use (period): Discontinued, used in wave 38 (February 2023) and replaced by G1231 in wave 50 (February 2024)

Coding: [Categorical]

1	A new contract because of a change in accommodation
2	A new contract because of a new landlord / owner of the current accommodation
3	Renovation or modernisation of the current accommodation
4	A change in the rental contract for the current accommodation
5	An automatic adjustment of the rent due to indexation (increase at the rate of inflation or another given rate)
6	Another reason not mentioned above

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Question wording:

You told us you expect your household's rent payments to be higher / lower **12 months from now**. **What do you think**, will be the **most likely reason** for the increase/decrease in your household's rent payments?

G1231: Accommodation – reasons for rent expectations

Topic and detailed topic: Housing - rent main residence

Variable type: Annual topical

Reference unit: Household

Reference period: Next 12 months

Filtering: If G1260 = 1 or G1260 = 2

Mode of collection: Actual response

In use (period): Yes, replaced G1230 in wave 50 (February 2024)

Coding: [Categorical]

1	A new contract because of a new landlord / owner of the current accommodation
2	Renovation or modernisation of the current accommodation
3	A change in the rental contract for the current accommodation
4	An automatic adjustment of the rent due to indexation (increase at the rate of inflation or another given rate)
5	Another reason not mentioned above

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Question wording:

You told us you expect your household's rent payments to be higher / lower **12 months from now**. **What do you think**, will be the **most likely reason** for the increase/decrease in your household's rent payments?

G1310: Other dwelling

Topic and detailed topic: Housing - other property

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G1311 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
2	No

Hidden non-response options:

-999	Don't know
------	------------

Question wording:

Do you or does anyone in your household own a dwelling that you do not currently occupy (e.g. a second home or a property rented out to a tenant)?

G1311: Other dwelling

Topic and detailed topic: Housing - other property

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, replaced G1310 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
---	-----

2	No
---	----

Hidden non-response options:

-999	Don't know
------	------------

-666	Prefer not to answer
------	----------------------

Question wording:

Do you or anyone in your household own a dwelling that you do not currently live in (e.g. a second home, holiday home or a property rented out to a tenant)?

G1320_PREC: Number of additional homes

Topic and detailed topic: Housing - other property

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G1310=1

Mode of collection: Recoded

In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G1321 in wave 38 (February 2023)

Coding: [Categorical]

1	One other residential property
2	More than one other residential property
-666	Prefer not to answer

Recoded from originally fielded variable G1320: Number of homes.

Question wording:

Not counting the dwelling you currently live in, how many residential properties (house or flat) do you and your household currently own?

*If you own the home you currently live in, please make sure **not to include it in your answer.***

1 to 25	Valid range
---------	-------------

-666	Prefer not to answer
------	----------------------

Details:

As a result of Statistical Disclosure Control analysis, G1320 was recoded into categories and top coded at 2.

G1321_PREC: Number of additional homes

Topic and detailed topic: Housing - other property

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G1311=1

Mode of collection: Recoded

In use (period): Yes, replaced G1320 in wave 38 (February 2023)

Coding: [Categorical]

1	One other residential property
2	More than one other residential property
-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G1321: Number of homes.

Question wording:

Not counting the dwelling you currently live in, how many residential properties (house or flat) do you and your household currently own?

If you own the home you currently live in, please make sure not to include it in your answer.

1 to 25	Valid range
---------	-------------

-666	Prefer not to answer
-999	Don't know

Details:

As a result of Statistical Disclosure Control analysis, G1321 was recoded into categories and top coded at 2.

G1330_PREC: Expected sales price

Topic and detailed topic: Housing - other property

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G1310 = 1

Mode of collection: Recoded

In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G1331 in wave 38 (February 2023)

Coding: [Categorical]

1	€1-€74,999
2	€75,000-€149,999
3	€150,000-€199,999
4	€200,000-€249,999
5	€250,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€699,999
9	€700,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G1330: Accommodation – Expected sales price.

Question wording:

If you sold all these residential properties that you and your household own today, what price would you expect to get?

*If you own the home you currently live in, please make sure **not to** include it in your answer.*

1	€1-€74,999
2	€75,000-€149,999
3	€150,000-€199,999
4	€200,000-€249,999
5	€250,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€699,999
9	€700,000-€999,999
10	More than €1,000,000

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

As a result of Statistical Disclosure Control analysis, G1330 was top coded at category 9.

G1331_PREC: Expected sales price

Topic and detailed topic: Housing - other property

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G1311 = 1

Mode of collection: Recoded

In use (period): Yes, replaced G1330 in wave 38 (February 2023)

Coding: [Categorical]

1	€1-€74,999
2	€75,000-€149,999
3	€150,000-€199,999
4	€200,000-€249,999
5	€250,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€699,999
9	€700,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G1331: Accommodation – Expected sales price.

Question wording:

If you sold today **all these residential properties** that you and your household own, (**excluding** the dwelling you currently live in) what price would you expect to get in total?

If you are uncertain, please provide your best estimate.

1	€1-€74,999
2	€75,000-€99,999
3	€100,000-€149,999
4	€150,000-€199,999
5	€200,000-€249,999
6	€250,000-€299,999
7	€300,000-€399,999
8	€400,000-€499,999
9	€500,000-€699,999
10	€700,000-€999,999
11	€1,000,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

G1331 was recoded to match the categories of G1330_PREC.

G2010_1-2: Mortgage liabilities

Topic and detailed topic: Housing - mortgage

Variable type: Annual topical

Reference unit: Household

Reference period: current

Filtering: G2010_1 if G1010=1; G2010_2 if G1310=1

Mode of collection: Actual response

In use (period): Discontinued, used in wave 26 (February 2022)

Coding: [Categorical]

1	Yes
---	-----

0	No
---	----

Hidden non-response options:

-999	Don't know
------	------------

-666	Prefer not to answer
------	----------------------

For each of the below variables:

1	Mortgages on the owner-occupied property
---	--

2	Mortgage on properties that you own excluding your main residence
---	---

Question wording:

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

The following questions are about mortgage debt you or your household may currently hold. Do you or does your household currently have any outstanding loans related to real estate?

G2020_1-2: Financial liabilities – amounts

Topic and detailed topic: Housing - mortgage

Variable type: Annual topical

Reference unit: Household

Reference period: current

Filtering: If G2010_1=1 or G2010_2=1

Mode of collection: Actual response

In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G2110 and G2220, respectively, in wave 38 (February 2023)

Coding: [Categorical]

1	€1-€49,999
2	€50,000-€99,999
3	€100,000-€149,999
4	€150,000-€199,999
5	€200,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€999,999
9	More than €1,000,000

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

For each of the below variables:

1	Mortgages on the owner-occupied property
2	Mortgage on properties that you own excluding your main residence

Question wording:

Please provide an estimate of the total **outstanding** value of the mortgage(s) that you and your household currently have.

G2110_PREC: Mortgage liabilities – main dwelling (outstanding amount)

Topic and detailed topic: Housing - mortgage

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G1011 = 1

Mode of collection: Recoded

In use (period): Yes, replaced G2020_1 from wave 38 (February 2023) onwards

Coding: [Categorical]

1	€1-€49,999
2	€50,000-€99,999
3	€100,000-€149,999
4	€150,000-€199,999
5	€200,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€999,999
9	More than €1,000,000

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G2110: Mortgage liabilities – main dwelling (outstanding amount).

Question wording:

You previously stated that you (or your household) own your main residence with an outstanding mortgage.

Please provide an estimate of the **total outstanding** amount of the mortgage(s) that you and your household currently have on the dwelling that you currently live in.

If you have more than one mortgage on your main residence, please include the total amount of all these mortgages.

1	€1-€24,999
2	€25,000-€49,999
3	€50,000-€74,999
4	€75,000-€99,999
5	€100,000-€149,999
6	€150,000-€199,999
7	€200,000-€299,999
8	€300,000-€399,999
9	€400,000-€499,999
10	€500,000-€999,999
11	€1,000,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

G2110 was recoded to match the categories of G2020_1.

G2210: Mortgage liabilities – other real estate (ownership)

Topic and detailed topic: Housing - mortgage

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: if G1311=1

Mode of collection: Actual response

In use (period): Yes, replaced G2010_2 from wave 38 (February 2023) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Question wording:

Do you or your household currently have any outstanding mortgage(s) related to other residential real estate (**excluding** your main residence)?

G2220_PREC: Mortgage liabilities – other dwelling (outstanding amount)

Topic and detailed topic: Housing - mortgage

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G2210 = 1

Mode of collection: Recoded

In use (period): Yes, replaced G2020_2 from wave 38 (February 2023) onwards

Coding: [Categorical]

1	€1-€49,999
2	€50,000-€99,999
3	€100,000-€149,999
4	€150,000-€199,999
5	€200,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€999,999
9	More than €1,000,000

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G2220: Mortgage liabilities – other dwelling (outstanding amount).

Question wording:

Please provide an estimate of the **total outstanding** amount of all the mortgage(s) that you (and your household) currently have on these other residential properties (**excluding** any mortgages on your main residence).

1	€1-€24,999
2	€25,000-€49,999
3	€50,000-€74,999
4	€75,000-€99,999
5	€100,000-€149,999
6	€150,000-€199,999
7	€200,000-€299,999
8	€300,000-€399,999
9	€400,000-€499,999
10	€500,000-€999,999
11	€1,000,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

G2220 was recoded to match the categories of G2020_2.

G2060: Mortgage contract – renegotiation plans

Topic and detailed topic: Housing - mortgage

Variable type: Annual topical

Reference unit: Household

Reference period: Next 12 months

Filtering: If G2010_1 = 1 or G2010_2 =1

Mode of collection: Actual response

In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G2061 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
2	No, I do not plan to renegotiate the rent of interest
3	No, it is not possible to renegotiate the rate of interest
-999	Don't know

Question wording:

Do you plan to renegotiate the rate of interest charged on this mortgage over the next 12 months?

G2061: Mortgage contract – renegotiation plans

Topic and detailed topic: Housing - mortgage

Variable type: Annual topical

Reference unit: Household

Reference period: next 12 months

Filtering: If G1011 = 1 or G2210 = 1

Mode of collection: Actual response

In use (period): Yes, replaced G2060 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
2	No, I do not plan to renegotiate the rate of interest
3	No, it is not possible to renegotiate the rate of interest

Hidden non-response options:

-999	Don't know
-------------	------------

Question wording:

Do you plan to renegotiate the rate of interest charged on this mortgage **over the next 12 months?**

If you have more than one mortgage, please consider your largest outstanding mortgage.

G2070: Mortgage contract – expected interest rates

Topic and detailed topic: Housing - mortgage

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G2010_1 = 1 or G2010_2 =1

Mode of collection: Actual response

In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G2072 in wave 38 (February 2023)

Coding: [Categorical]

1	Interest rates will be about the same as today
2	Interest rates will be higher than today
3	Interest rates will be lower than today

Hidden non-response options:

-999	Don't know
------	------------

Question wording:

What do you think will happen to the interest rates on mortgages in the year that your current mortgage contract expires?

G2072: Mortgage contract – expected interest rates

Topic and detailed topic: Housing - mortgage

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G1011 = 1 or G2210 = 1

Mode of collection: Actual response

In use (period): Yes, replaced G2070 in wave 38 (February 2023)

Coding: [Categorical]

1	Interest rates will be about the same as today
2	Interest rates will be higher than today
3	Interest rates will be lower than today

Hidden non-response options:

-999	Don't know
------	------------

Question wording:

What do you think will happen to interest rates on mortgages in the year that this mortgage contract expires?

If you have more than one mortgage, please consider your largest outstanding mortgage.

G2310_PREC: Mortgage contract – current monthly payment

Topic and detailed topic: Housing - mortgage

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G1011 = 1 or G2210= 1

Mode of collection: Recoded

In use (period): Discontinued, used in wave 38 (February 2023) and replaced by G2311 in wave 50 (February 2024)

Coding: [Categorical]

1	Less than €200
2	€200-€399
3	€400-€599
4	€600-€799
5	€800-€999
6	€1,000-€1,499
7	€1,500-€1,999
8	€2,000-€2,499
9	€2,500 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G2310: Mortgage contract – Current monthly payment.

Question wording:

How much is the **total monthly** payment you (and your household) **currently** make on **all** your mortgage(s), including both interest and any repayment amount (but **excluding** any payments for taxes, insurance or other fees)?

If you have multiple outstanding mortgages, please include the total payments each month. If you are uncertain or if you make these payments at a different frequency than monthly, please give us your best estimate of a corresponding monthly repayment.

1	Less than €250
2	€200-€399
3	€400-€599
4	€600-€799
5	€800-€999
6	€1,000-€1,499
7	€1,500-€1,999
8	€2,000-€2,499
9	€2,500-€2,999
10	€3,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

As a result of Statistical Disclosure Control analysis, G2310 was top coded at category 9.

G2311_PREC: Mortgage contract – current monthly payment

Topic and detailed topic: Housing – mortgage

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G1011 = 1 or G2210= 1

Mode of collection: Derived and recoded

In use (period): Yes, replaced G2310 from wave 50 (February 2024) onwards

Coding: [Categorical]

1	Less than €200
2	€200-€399
3	€400-€599
4	€600-€799
5	€800-€999
6	€1,000-€1,499
7	€1,500-€1,999
8	€2,000-€2,499
9	€2,500 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Derived and recoded from variables G2311 and G2320: Mortgage contract – current monthly payment. Respondents can choose whether they want to report their monthly payments in **numerical** or **bracketed** format.

Question wording:

G2311

How much is the **total monthly** payment you (and your household) **currently** make on **all** your mortgage(s), including both interest and any repayment amount (but **excluding** any payments for taxes, insurance or other fees)?

If you have multiple outstanding mortgages, please include the total payments each month. If you are uncertain or if you make these payments at a different frequency than monthly, please give us your best estimate of a corresponding monthly repayment.

0 to 999999	Valid range
-------------	-------------

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

G2320

If G2311 = -666 or G2311 = -999

How much is the **total monthly** payment you (and your household) **currently** make on **all** your mortgage(s), including both interest and any repayment amount (but **excluding** any payments for taxes, insurance or other fees)?

If you have multiple outstanding mortgages, please include the total payments each month. If you are uncertain or if you make these payments at a different frequency than monthly, please give us your best estimate of a corresponding monthly repayment.

1	Less than €250
2	€200-€399
3	€400-€599
4	€600-€799
5	€800-€999
6	€1,000-€1,499
7	€1,500-€1,999
8	€2,000-€2,499
9	€2,500-€2,999
10	€3,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

G2311 was combined with G2320 and then recoded to match the categories in G2310_PREC.

G2410: Mortgage – type

Topic and detailed topic: Housing - mortgage

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G1011=1 or G2210=1

Mode of collection: Actual response

In use (period): Yes, in use from wave 50 (February 2024)

Coding: [Categorical]

1	Adjustable interest rate (time-varying interest rate depending on the market interest rate)
2	Fixed interest rate (interest rate stays the same over a pre-agreed period of time)

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Question wording:

Which one of the following best describes the interest rate charged on your (and your household's) largest current mortgage?

If you have more than one mortgage, please consider your largest outstanding mortgage.

G2420: Mortgage – interest rate fixation period (remaining)

Topic and detailed topic: Housing - mortgage

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G2410=2

Mode of collection: Actual response

In use (period): Yes, in use from wave 50 (February 2024)

Coding: [Categorical]

1	6 months or less
2	between more than 6 and up to 12 months
3	between more than 1 year and up to 2 years
4	between more than 2 and up to 3 years
5	between more than 3 and up to 4 years
6	between more than 4 and up to 5 years
7	between more than 5 and up to 6 years
8	between more than 6 and up to 10 years
9	more than 10 years

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Question wording:

You mentioned that your (and your household's) largest mortgage currently has a fixed interest rate. For how much longer will the interest rate for this mortgage remain fixed at its current level?

Instruction: If you have more than one mortgage, please consider only your largest outstanding mortgage.

G5010: Housing supply – expected time to find a place

Topic and detailed topic: Housing - intentions

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, in use from wave 38 (February 2023) onwards

Coding: [Categorical]

1	Less than one month
2	1 to 3 months
3	4 to 6 months
4	6 to 9 months
5	9 to 12 months
6	13 months to 24 months (2 years)
7	25 months to 36 months (3 years)
8	More than 36 months

Hidden non-response options:

-999	Don't know
------	------------

Question wording:

Please think about a dwelling like yours, that is of similar size and quality and in the area you (and your household) currently live in.

If you were to move to a dwelling comparable to your current one (purchased or rental), **how long** do you think would you currently need to search?

Please consider only dwellings that are affordable for you (and your household). Only consider the time you would need to find such a place. In other words, don't consider the practical implications, such as moving from one place to another.

G3010: Moving intentions

Topic and detailed topic: Housing - intentions

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, in use from wave 26 (February 2022) onwards

Coding: [Categorical]

1	Yes, actively looking for other accommodation to rent or to purchase
2	Yes, actively looking for other accommodation to rent
3	Yes, actively looking for other accommodation to purchase
4	No, we have already found other accommodation, but still have to move there
5	No, not looking for other accommodation at the moment

Question wording:

Are you and your household actively looking for other accommodation to move to (purchased or rental)?

G3020_1-11: Moving intentions – reasons

Topic and detailed topic: Housing - intentions

Variable type: Annual topical

Reference unit: Individual

Reference period: current

Filtering: If G3010<5

Mode of collection: Actual response

In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G3021_1-10 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
0	No

For each of the below variables:

1	Desire to change location
2	Composition of the household has changed
3	Health-related or age-related reasons
4	Current accommodation has been recently sold
5	Current accommodation will be soon pulled down or renovated
6	Want to improve living conditions
7	Want to spend less on housing costs
8	Relocation due to new workplace
9	Want to own a house instead of renting
10	Want to rent a house instead of owning
11	Other reasons not mentioned above

Question wording:

What are the main reasons why you want to move?

Please select all that apply.

G3021_1-11: Moving intentions – reasons

Topic and detailed topic: Housing - intentions

Variable type: Annual topical

Reference unit: Individual

Reference period: Next 12 months

Filtering: If G3010<5

Mode of collection: Actual response

In use (period): Yes, replaced G3020_1-11 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
0	No

For each of the below variables:

1	Desire to change location
2	Composition of the household has changed
3	Health-related or age-related reasons
4	Current accommodation has recently been sold
5	Current accommodation will soon be pulled down or renovated
6	Desire to improve living conditions
7	Desire to spend less on housing costs
8	Relocation due to new workplace
9	Desire to own a house instead of renting
10	Desire to rent a house instead of owning
11	Other reasons not mentioned above

Question wording:

What are the main reasons why you want to move?

Please select up to three responses.

G3110_1-2: Selling intentions – expectations

Topic and detailed topic: Housing - intentions

Variable type: Annual topical

Reference unit: Household

Reference period: Next 12 months

Filtering: G3110_1 if G1010=1; G3110_2 if G1310=1

Mode of collection: Actual response

In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G3111_1-2 in wave 38 (February 2023)

Coding: [Categorical]

1	Very unlikely
2	Rather unlikely
3	Rather likely
4	Very likely
-999	Don't know

For each of the below variables:

1	The main dwelling you currently occupy
2	Any property other than your main residence

Question wording:

Over the next 12 months, how likely do you think it is that your household will put your property up for sale?

G3111_1-2: Selling intentions – expectations

Topic and detailed topic: Housing - intentions

Variable type: Annual topical

Reference unit: Household

Reference period: Next 12 months

Filtering: If G3111_1 if G1011=1 or G1011 = 2; G3111_2 if G1311=1

Mode of collection: Actual response

In use (period): Yes, replaced G3110_1-2 in wave 38 (February 2023)

Coding: [Categorical]

1	Very unlikely
2	Rather unlikely
3	Rather likely
4	Very likely
-999	Don't know

For each of the below variables:

1	The main dwelling you currently occupy
2	Any property other than your main residence

Question wording:

Over the next 12 months, how likely do you think it is that your household will put your property up for sale?

G3120_1-7: Selling intentions – underlying reasons

Topic and detailed topic: Housing - intentions

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G3110_1=3 or G3110_2=3 or G3110_1=4 or G3110_2=4

Mode of collection: Actual response

In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G3121_1-11 in wave 38 (February 2023)

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer
------	----------------------

For each of the below variables:

1	Favourable market conditions
2	To save on housing costs
3	Financial distress
4	Invest in more liquid assets
5	Increase disposable wealth
6	Finance a project/other spending
7	Other reasons not mentioned above

Question wording:

Which of the following are the main reasons you are considering selling your property?

G3121_1-11: Selling intentions – underlying reasons

Topic and detailed topic: Housing - intentions

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If G3111_1=3 or G3111_2=3 or G3111_1=4 or G3111_2=4

Mode of collection: Actual response

In use (period): Yes, replaced G3120_1-7 in wave 38 (February 2023)

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer
------	----------------------

For each of the below variables:

1	Favourable market conditions
2	To save on housing costs
3	Financial distress
4	To invest in more liquid assets
5	To increase disposable wealth
6	To invest in more liquid assets
7	A new job
8	A change in household composition
9	Health or age-related reasons
10	Moving to another area
11	Other reasons not mentioned above

Question wording:

Which of the following are the **main reasons** you are considering selling your property?

Please select up to three responses.

G3130: Selling intentions – expected time of home sale

Topic and detailed topic: Housing - intentions

Variable type: Annual topical

Reference unit: Individual

Reference period: Current

Filtering: If G1010 = 1 or G1310=1

Mode of collection: Actual response

In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G3131 in wave 38 (February 2023)

Coding: [Categorical]

1	Less than one month
2	1 to 3 months
3	4 to 6 months
4	6 to 9 months
5	9 to 12 months
6	12 months or more

Hidden non-response options:

-999	Don't know
------	------------

Question wording:

If you were to put your house (main dwelling or any additional property) up for sale, how long do you think would it take until the house is sold?

G3131: Selling intentions – expected time of home sale

Topic and detailed topic: Housing - intentions

Variable type: Annual topical

Reference unit: Individual

Reference period: Current

Filtering: If G1011 = 1 or G1011=2 or G1311=1

Mode of collection: Actual response

In use (period): Yes, replaced G3130 in wave 38 (February 2023)

Coding: [Categorical]

1	Less than 1 month
2	1 to 3 months
3	4 to 6 months
4	7 to 9 months
5	10 to 12 months
6	More than 12 months

Hidden non-response options:

-999	Don't know
------	------------

Question wording:

If you were to put your house (main dwelling or any additional property) up for sale today, how long do you think would it take until the house is sold?

If you are uncertain, please provide your best estimate.

G1510_1-3:Probability of leaving an inheritance

Topic and detailed topic: Housing - bequests

Variable type: Annual topical

Reference unit: Individual

Reference period: current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, in use since wave 26 (February 2022)

Coding: [Numerical]

0 - 100	Valid range
---------	-------------

For each of the below variables:

1	€10,000 or more?
2	€100,000 or more?
3	€300,000 or more?

Question wording:

What is the probability that you (or your partner/spouse) will leave an inheritance or a large gift (including real estate, financial assets and valuables) with a total value of:

Please give your answer on a scale from 0 to 100 using the sliders below, where 0 means “definitely not” and 100 means “absolutely certain”. Please consider the total amount of any inheritance.

G1520: Inheritance received

Topic and detailed topic: Housing - bequests

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, in use since wave 26 (February 2022)

Coding: [Categorical]

1	Yes
---	-----

2	No
---	----

Hidden non-response options:

-999	Don't know
------	------------

-666	Prefer not to answer
------	----------------------

Question wording:

Have you (or your partner/spouse) ever received an inheritance or large gift (including real estate, financial assets and valuables) worth €10,000 or more?

6.2 Topical module on consumer finances (November)

A0030: Survey round

Topic and detailed topic: Technical items / identification

Variable type: Annual topical

Reference unit: Individual

Reference period: -

Filtering: All respondents

Mode of collection: Technically reported

In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

Running number, starting from 4 (for April 2020)

35	If date= 3/11/2022 - 30/11/2022
-----------	---------------------------------

47	If date= 2/11/2023 - 6/12/2023
-----------	--------------------------------

Details:

Each wave opens on the 1st Thursday of the month. The fieldwork in-practice closes on the Tuesday before the next wave opens, with possible exceptions.

F1000: Financial advice

Topic and detailed topic: Consumer finance - general

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Discontinued, used in wave 35 (November 2022) and replaced by F1001 in wave 47 (November 2023)

Coding: [Categorical]

1	Relatives, friends or acquaintances
2	Newspaper articles (online and print)
3	Financial magazines, guides or books
4	Brochures (including e-mails) from my bank, insurance company, pension fund or mortgage adviser
5	Advertisements on TV, in newspapers or in other media
6	Independent financial advisers
7	Financial computer programs
8	By looking up financial information on the internet
9	Other, not mentioned above

Question wording:

What is your **most important source** of advice when you (or your household) have to make important financial decisions?

Please select only one of the sources below.

F1001: Financial advice

Topic and detailed topic: Consumer finance - general

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, replaced by F1000 in wave 47 (November 2023)

Coding: [Categorical]

1	Relatives, friends or acquaintances
2	Newspaper articles (online and print)
3	Financial magazines, guides or books
4	Brochures (including e-mails) from your bank, insurance company, pension fund or mortgage adviser
5	Advertisements on TV, in newspapers or in other media
6	Independent financial advisers
7	Your bank's financial advisers
8	Personal finance software and mobile apps
9	Search for financial information on the internet
10	Other sources, not mentioned above

Question wording:

Where do you **seek advice** when you (or anyone in your household) have to make important financial decisions?

Please pick only your most important source of advice.

F1010_1-3: Financial assets ownership – accounts and cash

Topic and detailed topic: Consumer finance – assets and savings

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

0	No
---	----

1	Yes
---	-----

Hidden non-response options:

-666	Prefer not to answer
------	----------------------

-999	Don't know
------	------------

For each of the below variables:

1	Current account
---	-----------------

2	Saving account
---	----------------

3	Cash at home
---	--------------

Question wording:

Do you (or anyone in your household) currently have **any** of the following?

The info buttons give you an explanation of the terms.

F1010_4-8: Financial assets ownership – investments in financial market

Topic and detailed topic: Consumer finance – assets and savings

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

For each of the below variables:

4	Individual stocks or shares in publicly traded companies
5	Mutual funds or other collective investments, including exchange-traded funds (ETFs)
6	Shares in private companies (not publicly traded)
7	Bonds (e.g. government or corporate bonds)
8	Crypto-assets (e.g. Bitcoin)

Question wording:

Do you (or does anyone in your household) currently own **financial assets** in any of the following categories?

F2010_1: Investment product structure – mutual funds

Topic and detailed topic: Consumer finance – assets and savings

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If F1010_5=1

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

1	Mainly invested in stocks
2	Invested half in stocks and half in other assets
3	Mainly invested in assets other than stocks

Hidden non-response options:

-999	Don't know
------	------------

Question wording:

To the best of your knowledge, how are the mutual funds or other collective investments (including ETFs) you and your household currently have invested?

F1010_9-12: Financial assets ownership – long-term saving schemes

Topic and detailed topic: Consumer finance – assets and savings

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

For each of the below variables:

9	Occupational pension plans (other than a state pension)
10	Voluntary retirement and pension products
11	Whole life insurance
12	Other financial assets, not included in any of the categories above

Question wording:

Do you or does anyone in your household currently have **savings or saving plans** in any of the following categories?

Please do not include obligatory retirement savings plans that are typically part of the state pension in the country you currently live in.

F2010_2: Investment product structure – pension products

Topic and detailed topic: Consumer finance – assets and savings

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If F1010_10=1

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

1	Mainly invested in stocks
2	Invested half in stocks and half in other assets
3	Mainly invested in assets other than stocks

Hidden non-response options:

-999	Don't know
------	------------

Question wording:

To the best of your knowledge, how are the **voluntary pension plans/retirement savings products** you and your household currently have invested?

F1031_1-3: Financial assets ownership amounts – accounts and cash

Topic and detailed topic: Consumer finance – assets and savings

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: F1031_1 if F1010_1=1; F1031_2 if F1010_2=1; F1031_3 if F1010_3=1

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

F1031_1

-777	I/we do not own this asset or type of savings
-555	Negative balance (overdraft)
1	Up to €99
2	€100-€499
3	€500-€999
4	€1,000-€1,999
5	€2,000-€2,999
6	€3,000-€4,999
7	€5,000-€9,999
8	€10,000-€14,999
9	€15,000-€19,999
10	€20,000-€29,999
11	€30,000-€39,999
12	€40,000-€49,999
13	€50,000-€69,999
14	€70,000-€99,999
15	€100,000-€149,999
16	€150,000-€199,999
17	€200,000 or more
-666	Prefer not to answer
-999	Don't know

F1031_2

-777	I/we do not own this asset or type of savings
1	Up to €99
2	€100-€499
3	€500-€999
4	€1,000-€1,999
5	€2,000-€2,999
6	€3,000-€4,999
7	€5,000-€9,999
8	€10,000-€14,999
9	€15,000-€19,999
10	€20,000-€29,999
11	€30,000-€39,999
12	€40,000-€49,999
13	€50,000-€69,999
14	€70,000-€99,999
15	€100,000-€149,999
16	€150,000-€199,999
17	€200,000 or more
-666	Prefer not to answer
-999	Don't know

F1031_3

-777	I/we do not own this asset or type of savings
1	Up to €99
2	€100-€299
3	€300-€499
4	€500-€699
5	€700-€999
6	€1,000-€1,999
7	€2,000-€2,999
8	€3,000-€4,999
9	€5,000 or more
-666	Prefer not to answer
-999	Don't know

For each corresponding variable:

1	Current accounts
2	Savings accounts
3	Cash at home

Question wording:

F1021_1-3

How much do you and your household currently have in total in each of the following categories?

If you're not sure, please choose the answer that fits your best estimate for each category.

Follow-up checking screen:

F1031_1-3

This is a summary of the information you have given on your household's current assets. Please review if they are correctly recorded.

If you would like to make any adjustments, you do so below. Once you are satisfied with your entries, please click "Continue".

Please make sure you don't report the same financial product in two categories and that you don't double-count the amounts you hold.

Details:

First, question F1021_1-3 is presented to respondents depending on the categories F1010_1-3 answered with yes. For example, F1021_1 is presented to respondents with F1010_1=1.

Afterwards, the replies from all savings / asset categories F1021_1-12 are displayed **simultaneously** to respondents on a checking screen asking them to verify if their answers were recorded correctly. The final replies from this checking questions are recorded in F1031_1-12

F1031_4-8: Financial assets ownership amounts – investments in financial markets

Topic and detailed topic: Consumer finance – assets and savings

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: F1031_4 if F1010_4=1; F1031_5 if F1010_5=1; F1031_6 if F1010_6=1; F1031_7 if F1010_7=1; F1031_8 if F1010_8=1

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

F1031_4, F1031_5, F1031_6, F1031_7

-777	I/we do not own this asset or type of savings
1	Up to €499
2	500-€999
3	€1,000-€2,499
4	€2,500-€4,999
5	€5,000-€9,999
6	€10,000-€14,999
7	€15,000-€19,999
8	€20,000-€29,999
9	€30,000-€39,999
10	€40,000-€49,999
11	€50,000-€69,999
12	€70,000-€99,999
13	€100,000-€149,999
14	€150,000-€199,999
15	€200,000-€499,999
16	€500,000 or more
-666	Prefer not to answer
-999	Don't know

F1031_8

-777	I/we do not own this asset or type of savings
1	Up to €99
2	€100-€299
3	€300-€599
4	€600-€999
5	€1,000-€1,499
6	€1,500-€2,499
7	€2,500-€4,999
8	€5,000-€9,999
9	€10,000-€14,999
10	€15,000-€19,999
11	€20,000-€29,999
12	€30,000-€49,999
13	€50,000-€69,999
14	€70,000-€99,999
15	€100,000 or more
-666	Prefer not to answer
-999	Don't know

For each corresponding variable:

4	Individual stocks or shares in publicly traded companies
5	Mutual funds or other collective investments, including exchange-traded funds (ETFs)
6	Shares in private companies (not publicly traded)
7	Bonds (e.g. government or corporate bonds)
8	Crypto-assets (e.g. Bitcoin)

Question wording:**F1021_4-8**

Please provide an estimate of the total value of the **financial assets** you and your household currently own in the following categories.

If you're not sure, please choose the answer that fits your best estimate for each type of financial asset.

Follow-up checking screen:**F1031_4-8**

This is a summary of the information you have given on your household's current assets. Please review if they are correctly recorded.

If you would like to make any adjustments, you do so below. Once you are satisfied with your entries, please click “Continue”.

Please make sure you don't report the same financial product in two categories and that you don't double-count the amounts you hold.

Details:

First, question F1021_4-8 is presented to respondents depending on the categories F1010_4-8 answered with yes. For example, F1021_4 is presented to respondents with F1010_4=1.

Afterwards, the replies from all savings / asset categories F1021_1-12 are displayed **simultaneously** to respondents on a checking screen asking them to verify if their answers were recorded correctly. The final replies from this checking questions are recorded in F1031_1-12

F1031_9-12: Financial assets ownership amounts – investments in financial market

Topic and detailed topic: Consumer finance – assets and savings

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: F1031_9 if F1010_9=1; F1031_10 if F1010_10=1; F1031_11 if F1010_11=1; F1031_12 if F1010_12=1

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

F1031_9, F1031_10, F1031_11, F1031_12

-777	I/we do not own this asset or type of savings
1	Up to €499
2	500-€999
3	€1,000-€2,499
4	€2,500-€4,999
5	€5,000-€9,999
6	€10,000-€14,999
7	€15,000-€19,999
8	€20,000-€29,999
9	€30,000-€39,999
10	€40,000-€49,999
11	€50,000-€69,999
12	€70,000-€99,999
13	€100,000-€149,999
14	€150,000-€199,999
15	€200,000-€499,999
16	€500,000 or more
-666	Prefer not to answer
-999	Don't know

For each corresponding variable:

9	Occupational pension plans (other than a state pension)
10	Voluntary retirement and pension products
11	Whole life insurance
12	Other financial assets, not included in any of the categories above

Question wording:**F1021_9-12**

Please estimate the total value of the **savings** that you and your household currently have in the following categories.

If you're not sure, please choose the answer that fits your best estimate for each category.

Follow-up checking screen:**F1031_9-12**

This is a summary of the information you have given on your household's current assets. Please review if they are correctly recorded.

If you would like to make any adjustments, you do so below. Once you are satisfied with your entries, please click "Continue".

Please make sure you don't report the same financial product in two categories and that you don't double-count the amounts you hold.

Details:

First, question F1021_9-12 is presented to respondents depending on the categories F1010_9-12 answered with yes. For example, F1021_9 is presented to respondents with F1010_9=1.

Afterwards, the replies from all savings / asset categories F1021_1-12 are displayed **simultaneously** to respondents on a checking screen asking them to verify if their answers were recorded correctly. The final replies from this checking questions are recorded in F1031_1-12

F3011: Investment behaviour – executing trades

Topic and detailed topic: Consumer finance – investment behaviour

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If F1031_4>0 or F1031_5>0

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

1	A broker/agent (including your bank) carries out trades on your behalf
2	A website on your PC/laptop (including your bank's website)
3	A mobile app on your smartphone or tablet (including your bank's mobile application)
4	Other, not mentioned above

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

Question wording:

Which of the following options do you (or anyone in your household) use **most often** to invest in stocks or mutual funds?

F3021_1: Recently traded – bought stocks or mutual funds

Topic and detailed topic: Consumer finance – investment behaviour

Variable type: Annual topical

Reference unit: Household

Reference period: Last 12 months

Filtering: If F1031_4>0 or F1031_5>0

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-999	Don't know
------	------------

Question wording:

Have you (or anyone in your household) **bought** any stocks or mutual fund shares **in the last 12 months**?

F3021_2: Recently traded – sold stocks or mutual funds

Topic and detailed topic: Consumer finance – investment behaviour

Variable type: Annual topical

Reference unit: Household

Reference period: Last 12 months

Filtering: If F1031_4>0 or F1031_5>0

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-999	Don't know
------	------------

Question wording:

Have you (or anyone in your household) **sold** any stocks or mutual fund shares **in the last 12 months?**

F3031: Ever traded – stocks or mutual funds

Topic and detailed topic: Consumer finance – investment behaviour

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If F1031_4= -777 and F1031_5= -777

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

Question wording:

Have you (or a member of your household) **ever** invested in stocks or mutual funds?

F5110: Trading frequency

Topic and detailed topic: Consumer finance – investment behaviour

Variable type: Annual topical

Reference unit: Household

Reference period: Past 12 months

Filtering: If F1031_4>0 or F1031_5>0

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

1	Daily
2	Several times a week
3	About once a week
4	About every two weeks
5	About once a month
6	About every six months
7	Once
8	Not at all

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

Question wording:

Over the past 12 months, how often did you (or anyone in your household) buy or sell stocks or mutual fund shares?

F3060: Stocks – purchase plans for next 12 months

Topic and detailed topic: Consumer finance – investment behaviour

Variable type: Annual topical

Reference unit: Household

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, in use from wave 47 (November 2023) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

Question wording:

In the next 12 months, do you (or a member of your household) plan to buy any / buy more stocks or mutual fund shares?

F5210_1: Crypto-assets – main use

Topic and detailed topic: Consumer finance – investment behaviour

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If F1031_8>0

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

1	Investment (as a store of value or for speculation)
2	Means of payment
3	Other reasons, not mentioned above

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

Question wording:

What is your **main reason** for holding crypto-assets at present?

F5210_2: Crypto-assets – personal reasons for not using

Topic and detailed topic: Consumer finance – investment behaviour

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: If F1031_8= -777

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

1	They are a risky investment with uncertain returns
2	They are hardly ever used as a means of payment
3	They are difficult to buy and use
4	I don't trust crypto-assets
5	I don't know what crypto-assets are
6	Other reasons, not mentioned above

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

Question wording:

What is your **main reason** for not holding crypto-assets at present?

F5220: Crypto-assets – purchase plans for next 12 months

Topic and detailed topic: Consumer finance – investment behaviour

Variable type: Annual topical

Reference unit: Household

Reference period: Next 12 months

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2023) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

Question wording:

In the next 12 months, do you (or a member of your household) plan to buy any / buy more crypto-assets?

F5020: Shopping around behaviour – saving/investment decisions

Topic and detailed topic: Consumer finance – investment behaviour

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

0	0 - No searching
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10 – A great deal of searching

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

Question wording:

When making **saving and investment decisions**, some people search for the very best terms while others don't.

What best describes you and your household?

F4010_1-6: Financial liabilities – ownership

Topic and detailed topic: Consumer finance – liabilities

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

For each of the below variables:

1	Credit lines or overdrafts (including credit card overdrafts)
2	Leasing arrangements
3	Car loans
4	Student loans
5	Loans from family, friends or acquaintances
6	Other loans from a private organisation or loans not listed above (excluding mortgages and other real estate-related debt)

Question wording:

Which of the following types of loan do you and/or members of your household currently have?

Please do not include any mortgages or real estate-related debt.

F4020_1-6: Financial liabilities – amounts

Topic and detailed topic: Consumer finance – liabilities

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: F4020_1 if F4010_1=1; F4020_2 if F4010_2=1; F4020_3 if F4010_3=1; F4020_4 if F4010_4=1; F4020_5 if F4010_5=1; F4020_6 if F4010_6=1

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

F4020_1, F4020_2, F4020_3, F4020_4, F4020_6

1	€1-€499
2	€500-€999
3	€1,000-€2,499
4	€2,500-€4,999
5	€5,000-€9,999
6	€10,000-€14,999
7	€15,000-€19,999
8	€20,000-€29,999
9	€30,000 or more

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

F4020_5

1	€1-€299
2	€300-€499
3	€500-€999
4	€1,000-€1,999
5	€2,000-€2,999
6	€3,000-€4,999
7	€5,000-€9,999
8	€10,000-€19,999
9	€20,000 or more

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

For each corresponding variable:

1	Credit lines or overdrafts (including credit card overdrafts)
2	Leasing arrangements
3	Car loans
4	Student loans
5	Loans from family, friends or acquaintances
6	Other loans from a private organisation or loans not listed above (excluding mortgages and other real estate-related debt)

Question wording:

Please provide an estimate of the **total value** of the financial liabilities you and your household currently have in the following categories.

If you're not sure, please choose the answer that fits your best estimate for each category.

F5030: Shopping around behaviour – borrowing/obtaining credit

Topic and detailed topic: Consumer finance – liabilities

Variable type: Annual topical

Reference unit: Household

Reference period: Current

Filtering: All respondents

Mode of collection: Actual response

In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

0	0 - No searching
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10 – A great deal of searching

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

Question wording:

When making major decisions about **borrowing money or obtaining credit**, some people search for the very best terms while others don't.

What best describes you and your household?

© European Central Bank, 2025

Postal address 60640 Frankfurt am Main, Germany

Telephone +49 69 1344 0

Website www.ecb.europa.eu

All rights reserved. Reproduction for educational and non-commercial purposes is permitted provided that the source is acknowledged.

For specific terminology please refer to the [ECB glossary](#) (available in English only).