

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

**Wave 15**

Deutsche Bundesbank  
Research Centre

Version: 0.5 (15 March 2021)

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## Notes

### 1. General coding:

For all questions, the following codes apply.

-9999	Dropout: The respondent did not answer the question due to dropout
-9998	No answer: The respondent clicked “No answer” instead of answering the question
-9997	Don’t know: The respondent clicked “Don’t know” instead of answering the question
-6666	Does not apply: The question or response option was not shown to the respondent due to filters or prior item non-response
-5555	Recoded by BBk: A coding or data error that was recorded by the Bundesbank

### 2. Legend for question header:

Each question header includes information on the name of the question, whether it was part of the core questionnaire (“Core”) or was specifically included for a research project (“Pro”), the broad topic and the variable name(s).

Legend	Question name	Question source	Topic	Variable name
<b>Example 1</b>	001	Core	Current policy issue	currsit
<b>Example 2</b>	101	Pro	Risks owning/renting	rentorbuy_[a-i, _other]

### 3. Question filtering and coding:

Coding details, filters and conditional redirects are highlighted by [Courier](#). If questions are posed to all respondents, this is not explicitly stated. For filtered questions, the filter is at the top and refers to the question name, e.g.:

<b>003B</b>	<b>Core</b>	<b>Intention to buy property</b>	<b>intbuyprop_owner</b>
Input filter: 002 == 2   3   4			

#### 4. Variable names

Variable **names** are indicated in the top right corner. If the question has multiple items, the items are indicated by underscores and a **letter**. Enumeration letters correspond to variable names. The **coding** of the variables is numeric and indicates the scale.

004	Core	Expectations qualitative	expmacroquali_ <b>[a-f]</b>
After the term "inflation rate", an info box (i) with the following definition is shown: "Inflation is the percentage increase in the general price level. It is mostly measured using the consumer price index."			
Order of items a-f is generated randomly for each respondent.			
<p>Now we would like to ask you about your assessment of general economic developments in Germany over the next twelve months.</p> <p><b>QUESTION:</b> What developments do you expect in the following metrics over the next twelve months? Will ...</p> <p>1 = decrease significantly 2 = decrease slightly 3 = stay roughly the same 4 = increase slightly 5 = increase significantly</p> <p>Note: For more information, please click the (i) button.</p> <ul style="list-style-type: none"><li><b>a</b> the unemployment rate in Germany</li><li><b>b</b> rents in your area</li><li><b>c</b> lending rates</li><li><b>d</b> interest rates on savings accounts</li><li><b>e</b> the inflation rate (i)</li><li><b>f</b> property prices in your area</li></ul>			

## Structure of the questionnaires and the dataset

Variable name	Topic	Wave 15	Origin
coronachallenge	Biggest challenge during pandemic	CW001	Warm-up
attitudes_[a-g]	Attitudes	P1501	Pro 03
expmacroquali_[a-i,x]	Expectations qualitative	CM001	Core-M
devinfpoint	Inflation development	CQ002	Core-Q
infdef	Inflation expectations qualitative	CM002	Core-M
inflexppoint	Inflation expectations quantitative	CM003	Core-M
secondinfdef	Second-order inflation expectations qualitative	P1502	2021_04
secondinfexppoint	Second-order inflation expectations quantitative	P1503	2021_04
infexprob_[a-j]	Inflation expectations probabilistic	CM004	Core-M
secondinfexprob_[a-j]	Second-order inflation expectations probabilistic	P1504	2021_04
Inflexppoint_long	Quantitative long-term inflation	CQ006A	Core-Q
Inflexppoint_long	Quantitative long-term inflation	CQ006B	Core-Q
homeown	Home ownership	CQ008	Core-Q
exphp_point	House price expectations quantitative	CM005	Core-M
exphp_prob_[a-j]	House price expectations probabilistic	CQ001	CORE-Q
expint_sav	Interest rate expectations	CQ005	Core-Q
inexp_[a-l]	Income expectations probability	CQ003	Core-Q
spentlastmon_[a-i]	Past expenditure	CQ004	CORE-Q
spendintent_[a-i]	Planned expenditure	CM006	Core-M
payment_behav_[a-g]	Typical payment behaviour	CM007	Core-M
saving_corona	Cutback coronavirus savings	P1505	Vo_polic
saving_corona_reasons_[a,d]	Reasons coronavirus savings	P1506	Vo_polic
saving_corona_use_[a,g]	Spending coronavirus savings	P1507	Vo_polic
consum_corona	Planned consumption coronavirus savings	P1508	Vo_polic
info_select	RCT climate information I	P1509	Pro 03
info_interest	Interest in article	P1510	Pro 03
co2com	Willingness CO2 compensation (pre)	P1511	Pro 03
restr_corona_[a-b]	Restriction public life	CP001	Core Policy
corona_restr_[b-c]	Coronavirus – back to normal	CP002	Core Policy
qinterest	Feedback questions	FB001	Core-FB
qeasy	Feedback questions	FB002	Core-FB
qlong	Feedback questions	FB003	Core-FB
eastwest1989	Residence in 1989	CO001	Core-S
eduschool	Education school	CS001	Core-S
eduwork	Professional education	CS002	Core-S
employ	Employment status 1	CS003	Core-S
employ2	Employment status 2	CS004	Core-S
profession	Profession	CS005	Core-S
hhsize	Household size	CS006	Core-S
hhchildren	Household children	CS007	Core-S
hhinc	Household income	CS008	Core-S
pinc	Personal income	CS009	Core-S
netwealth_[a-b]	Wealth and debt	CQ007	Core-S

000	Core	OPENING 1
<p>Welcome to a new survey in forsa.omninet.</p> <p><b>Important information concerning the study:</b></p> <ul style="list-style-type: none"> <li>▪ To navigate through the survey, please only use the “Continue” button at the bottom of the screen. Please do <u>not</u> use the buttons in your browser or the back button on your phone or tablet.</li> <li>▪ To ensure that the individual questions are displayed correctly, use an up-to-date browser such as Google Chrome, Mozilla Firefox (version 12 or later), Apple Safari (version 6 or later), Opera (version 20 or later) or Microsoft Edge. Using older browsers, particularly Internet Explorer 8 and earlier, can result in limited functionality in terms of design and ease of use.</li> </ul> <p>If you have any questions, problems or comments concerning the content, operability or look of the survey, you can contact the forsa.omninet Support Team from Monday to Friday between 09:00 and 18:00 on the free telephone number <u>0800 3677 201</u> or by email at <u>omninet@forsa.de</u>.</p>		

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

<b>000</b>	<b>Core</b>	<b>OPENING 2B</b>
Respondent group: panel only		
<p>Thank you for once again taking the time to complete this survey that we are conducting on behalf of the Deutsche Bundesbank.</p> <p>To allow us to continually monitor the economic situation in Germany and public expectations, it is important for us to survey opinions and assessments at different points in time. By participating in the survey again, you are helping to make that possible.</p> <p>If you continue to take part in these Bundesbank surveys, you will be credited with additional bonus points on top of the regular bonus points you receive for every survey.</p> <p>Like the previous surveys, it will take roughly 15 to 20 minutes to complete. As before, there is no right or wrong answer for most of the questions – we are primarily interested in your views and opinions, regardless of how much you have engaged with the particular topic until now.</p> <p>Your answers will continue to be treated strictly confidentially. It is important that you answer the questions as carefully as possible. If you are unable or do not want to answer a question, simply click CONTINUE until the next question appears.</p>		

<b>000</b>	<b>Core</b>	<b>OPENING 3</b>
<p>We assure you that the data we collect will only be used in anonymised form to assist the Deutsche Bundesbank in fulfilling its tasks as part of the European System of Central Banks. This includes, for example, use of the data for monetary policy and financial stability purposes, including research.</p> <p>Likewise, the data will only be shared in anonymised form and on a project-by-project basis with research bodies for non-commercial research purposes. The data we collect are stored, processed and shared in such a way as to prevent them being linked to you personally. By participating in this survey, you give your consent for your data to be stored, processed and shared for the purposes stated above.</p> <p>You will find more information, details of how to contact the project team and selected results of the survey on the Bundesbank's website:</p> <p><a href="https://www.bundesbank.de/survey-on-consumer-expectations">https://www.bundesbank.de/survey-on-consumer-expectations</a></p>		

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

[Input field]

P1501	Pro 03	Attitudes	attitudes_ [a-g]
Respondent group: all			
Order of the categories is generated randomly for each respondent.			
<p><b>QUESTION:</b> In the following, you will see several statements on various topics. To what extent do you agree or disagree with the following statements?</p> <p>Please select one answer for each row.</p> <p>1 = Strongly agree  2 = Generally agree  3 = Don't know  4 = Generally disagree  5 = Strongly disagree</p> <p>a Priority should be given to economic growth and creating jobs, even if this is sometimes at the expense of the environment.  b Many of the things said about climate change posing a threat to humanity and the environment are exaggerations.  c Even as an individual member of the public, I can play a part in climate protection in Germany.  d Carbon offsetting makes an important contribution to climate protection.  e Population ageing in Germany means that the pension system will have to be reformed.  f There is a connection between environmental destruction and the spread of contagious diseases.  g Population ageing will represent a considerable challenge for Germany in the near future.</p>			

CM001	Core-M	Expectations qualitative	expmacroquali_ [a-i,x]
Respondent group: all			
After the term "inflation rate", an info box (i) with the following definition is shown: "Inflation is the percentage increase in the general price level. It is mostly measured using the consumer price index."			
Order of the four categories is generated randomly for each respondent.			
<p>Now we would like to ask you about your assessment of general economic developments in Germany over the next twelve months.</p> <p><b>QUESTION:</b> What developments do you expect in the following metrics <u>over the next twelve months</u>? Will ...</p> <p>1 = decrease significantly  2 = decrease slightly  3 = stay roughly the same  4 = increase slightly  5 = increase significantly</p> <p><b>Note:</b> For more information, please click the (i) button.</p> <p>a the unemployment rate in Germany  b rents in your area  c lending rates  d interest rates on savings accounts  e the inflation rate (i)  f property prices in your area  g economic growth in Germany  h fuel prices  i the German stock index DAX  x the general tax burden for households</p>			



---	<b>Core-M</b>	<b>THE INFLATION RATE – INTRO</b>	
Respondent group: all			
<p>Now we would like you to think more carefully about the inflation rate.</p> <p><b><u>The inflation rate</u></b></p> <p><b>Inflation is the percentage increase in the general price level. It is mostly measured using the consumer price index. A decrease in the price level is generally described as “deflation”.</b></p>			

<b>CQ002</b>	<b>Core-Q</b>	<b>Inflation development</b>	<b>devinpoint</b>
Respondent group: refresher only			
Range of valid values: -100.0 - 100.0			
<p><b>QUESTION:</b> What do you think the rate of inflation or deflation in Germany was <u>over the past twelve months</u>?</p> <p><b>Note:</b> If it is assumed that there was deflation, please enter a negative value. Values may have one decimal place. Please use a <u>full stop rather than a comma</u> as the decimal separator.</p> <p>Please enter a value here:</p> <p>[Input field] percent</p>			

<b>CM002</b>	<b>Core-M</b>	<b>Inflation expectations qualitative</b>	<b>infdef</b>
Respondent group: all			
<p><b>QUESTION:</b> Do you think inflation or deflation is more likely <u>over the next twelve months</u>?</p> <p><b>Note:</b> Inflation is the percentage increase in the general price level. It is mostly measured using the consumer price index. A decrease in the price level is generally described as “deflation”.</p> <p>Please select one answer.</p> <p>1 = Inflation more likely 2 = Deflation more likely</p>			

CM003	Core-M	Inflation expectations quantitative	inflexppoint
Respondent group: all			
Both the inflation and deflation rates are entered and stored as positive values. The value of CM002 indicates whether the respondent's input describes an inflation or deflation rate. Range of valid values: 0.0 - 100.0			
If CM002 = 1   -9997   -9998			
<b>QUESTION:</b> What do you think the rate of inflation in Germany will roughly be <u>over the next twelve months</u> ?			
If CM002 = 2			
<b>QUESTION:</b> What do you think the rate of deflation in Germany will roughly be <u>over the next twelve months</u> ?			
<b>Note:</b> Inflation is the percentage increase in the general price level. It is mostly measured using the consumer price index. A decrease in the price level is generally described as "deflation".			
Please enter a value in the input field (values may have one decimal place).			
[Input field] percent			

P1502	2021_04	Second-order inflation expectations qualitative	secondinfdef
Respondent group: all			
<b>QUESTION:</b> In your opinion, do <u>the other participants in this survey</u> believe that inflation or deflation is more likely in Germany over the next twelve months?			
<b>Note:</b> Inflation is the percentage increase in the general price level. It is mostly measured using the consumer price index. A decrease in the price level is generally described as "deflation".			
Please select one answer.			
1 = Inflation more likely			
2 = Deflation more likely			

<b>P1503</b>	<b>2021_04</b>	<b>Second-order inflation expectations quantitative</b>	<b>secondinflexppoint</b>
Respondent group: all			
Both the inflation and deflation rates are entered and stored as positive values. The value of P1502 indicates whether the respondent's input describes an inflation or deflation rate. Range of valid values: 0.0 - 100.0			
If secondindef = 1   -9997   -9998			
<b>QUESTION:</b> In your opinion, what do <u>the other participants in this survey</u> think the rate of inflation will roughly be <u>over the next twelve months</u> ?			
If secondindef = 2			
<b>QUESTION:</b> In your opinion, what do <u>the other participants in this survey</u> think the rate of deflation will roughly be <u>over the next twelve months</u> ?			
<b>Note:</b> Inflation is the percentage increase in the general price level. It is mostly measured using the consumer price index. A decrease in the price level is generally described as "deflation".			
Please enter a value in the input field (values may have one decimal place).			
[Input field] percent			

<b>CM004</b>	<b>Core-M</b>	<b>Inflation expectations probabilistic</b>	<b>infexprob_[a-j]</b>
Respondent group: all			
The programming of the question requires the sum of the 10 variables to be 100. The current sum of all entered points is shown to the respondent when answering the question. Respondents are asked to correct their responses if the sum does not equal 100.			
<b>QUESTION:</b> In your opinion, how likely is it that the rate of inflation will change as follows <u>over the next twelve months</u> ?			
<b>Note:</b> The aim of this question is to determine how likely you think it is that something specific will happen in the future. You can rate the likelihood on a scale from 0 to 100, with 0 meaning that an event is completely unlikely and 100 meaning that you are absolutely certain it will happen. Use values between the two extremes to moderate the strength of your opinion. Please note that your answers to the categories have to add up to 100. Please select an answer.			
<ul style="list-style-type: none"> <li>a The rate of deflation (opposite of inflation) will be 12% or higher.</li> <li>b The rate of deflation (opposite of inflation) will be between 8% and less than 12%.</li> <li>c The rate of deflation (opposite of inflation) will be between 4% and less than 8%.</li> <li>d The rate of deflation (opposite of inflation) will be between 2% and less than 4%.</li> <li>e The rate of deflation (opposite of inflation) will be between 0% and less than 2%.</li> <li>f The rate of inflation will be between 0% and less than 2%.</li> <li>g The rate of inflation will be between 2% and less than 4%.</li> <li>h The rate of inflation will be between 4% and less than 8%.</li> <li>i The rate of inflation will be between 8% and less than 12%.</li> <li>j The rate of inflation will be 12% or higher.</li> </ul>			

<b>P1504</b>	<b>2021_04</b>	<b>Second-order inflation expectations probabilistic</b>	<b>Secondinfexprob_[a-j]</b>
Respondent group: all			
The programming of the question requires the sum of the 10 variables to be 100. The current sum of all entered points is shown to the respondent when answering the question. Respondents are asked to correct their responses if the sum does not equal 100.			
<p><b>QUESTION:</b> In your opinion, how likely do <u>the other participants in this survey</u> think it is that the rate of inflation will change as follows <u>over the next twelve months</u>?</p> <p><b>Note:</b> The aim of this question is to determine how likely you think the other participants in this survey think it is that something specific will happen in the future. You can rate the likelihood on a scale from 0 to 100, with 0 meaning you believe they think that an event is completely unlikely and 100 meaning that you believe they are absolutely certain it will happen. Use values between the two extremes to moderate the strength of your opinion. Please note that your answers to the categories have to add up to 100. Please select an answer.</p> <ul style="list-style-type: none"> <li>a The rate of deflation (opposite of inflation) will be 12% or higher.</li> <li>b The rate of deflation (opposite of inflation) will be between 8% and less than 12%.</li> <li>c The rate of deflation (opposite of inflation) will be between 4% and less than 8%.</li> <li>d The rate of deflation (opposite of inflation) will be between 2% and less than 4%.</li> <li>e The rate of deflation (opposite of inflation) will be between 0% and less than 2%.</li> <li>f The rate of inflation will be between 0% and less than 2%.</li> <li>g The rate of inflation will be between 2% and less than 4%.</li> <li>h The rate of inflation will be between 4% and less than 8%.</li> <li>i The rate of inflation will be between 8% and less than 12%.</li> <li>j The rate of inflation will be 12% or higher.</li> </ul>			

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

<b>CQ006A</b>	<b>Core-Q</b>	<b>Quantitative long-term inflation</b>	<b>Inflexppoint_long</b>
Respondent group: all			
Range of valid values: -99.9 - 99.9			
Input filter: drandom1 = 1			
To end this section on inflation expectations, we would like to ask you to consider what developments you expect in the long term.			
<b>QUESTION:</b> What value do you think the rate of inflation or deflation will take on average <u>over the next five years</u> ?			
<b>Note:</b> Please enter a value in the input field (values may have one decimal place). Please use <u>a full stop rather than a comma</u> as the decimal separator. If it is assumed that prices will fall (deflation), please enter a negative value.			
[Input field]percent			

<b>CQ006B</b>	<b>Core-Q</b>	<b>Quantitative long-term inflation</b>	<b>Inflexppoint_long</b>
Respondent group: all			
Range of valid values: -99.9 - 99.9			
Input filter: drandom1 = 2			
To end this section on inflation expectations, we would like to ask you to consider what developments you expect in the long term.			
<b>QUESTION:</b> What value do you think the rate of inflation or deflation will take on average <u>over the next ten years</u> ?			
<b>Note:</b> Please enter a value in the input field (values may have one decimal place). Please use <u>a full stop rather than a comma</u> as the decimal separator. If it is assumed that prices will fall (deflation), please enter a negative value.			
[Input field]percent			

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<b>CQ008</b>	<b>Core-Q</b>	<b>Home ownership</b>	<b>homeown</b>
Respondent group: all			
<b>QUESTION:</b> Does your household live in a rented property or an owner-occupied apartment or house?			
Please select one answer.			
1 = Rent and do not own any other home(s)			
2 = Rent but own other home(s)			
3 = Live in own apartment			
4 = Live in own house			

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

<b>CQ001</b>	<b>Core-Q</b>	<b>House price expectations probabilistic</b>	<b>exphp_prob_[a-j]</b>
Respondent group: refresher only			
The programming of the question requires the sum of the variables to be 100. The current sum of all entered points is shown to the respondent when answering the question. Respondents are asked to correct their responses if the sum does not equal 100.			
<p><b>QUESTION:</b> In your opinion, how likely is it that property prices in your area will change as follows <u>over the next twelve months</u>?</p> <p><b>Note:</b> The aim of this question is to determine how likely you think it is that something specific will happen in the future. You can rate the likelihood on a scale from 0 to 100, with 0 meaning that an event is completely unlikely and 100 meaning that you are absolutely certain it will happen. Use values between the two extremes to moderate the strength of your opinion. Please note that your answers to the categories have to add up to 100.</p> <ul style="list-style-type: none"> <li>a Decrease by 12% or more</li> <li>b Decrease by between 8% and less than 12%</li> <li>c Decrease by between 4% and less than 8%</li> <li>d Decrease by between 2% and less than 4%</li> <li>e Decrease by between 0% and less than 2%</li> <li>f Increase by between 0% and less than 2%</li> <li>g Increase by between 2% and less than 4%</li> <li>h Increase by between 4% and less than 8%</li> <li>i Increase by between 8% and less than 12%</li> <li>j Increase by 12% or more</li> </ul>			

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

CQ003	Core-Q	Income expectations probability	incexp_[a-l]
Respondent group: refresher only			
The programming of this question requires the sum of the variables to be 100. The current sum of all entered points is shown to the respondent when answering the question. Respondents are asked to correct their responses if the sum does not equal 100.			
<p><b>QUESTION:</b> In your opinion, how likely is it that your household's average monthly net income will change as follows <u>over the next twelve months?</u></p> <p><b>Note:</b> The aim of this question is to determine how likely you think it is that something specific will happen in the future. You can rate the likelihood on a scale from 0 to 100, with 0 meaning that an event is completely unlikely and 100 meaning that you are absolutely certain it will happen. Use values between the two extremes to moderate the strength of your opinion. Please note that your answers to the categories have to add up to 100.</p> <ul style="list-style-type: none"> <li>a Decrease by €2,000 or more</li> <li>b Decrease by between €1,500 and less than €2,000</li> <li>c Decrease by between €1,000 and less than €1,500</li> <li>d Decrease by between €500 and less than €1,000</li> <li>e Decrease by between €250 and less than €500</li> <li>f Decrease by between €0 and less than €250</li> <li>g Increase by between €0 and less than €250</li> <li>h Increase by between €250 and less than €500</li> <li>i Increase by between €500 and less than €1,000</li> <li>j Increase by between €1,000 and less than €1,500</li> <li>k Increase by between €1,500 and less than €2,000</li> <li>l Increase by €2,000 or more</li> </ul>			

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

CM006	Core-M	Planned expenditure	spendintent_[a-i]
Respondent group: all			
<p><b>QUESTION:</b> And are you likely to spend more or less on the following items <u>over the coming twelve months</u> than in the last year? What about ...</p> <p>1 = Plan to spend more  2 = Plan to spend roughly the same  3 = Plan to spend less</p> <p>Please select one answer for each row.</p> <p>a major purchases (e.g. car, furniture, electrical appliances, etc.)  b essential goods (e.g. food and beverages, non-food items such as cleaning products or similar)  c clothing and footwear  d entertainment/recreation (e.g. restaurant visits, cultural events, gym)  e mobility (e.g. fuel, car loans and running costs, bus and train tickets)  f services (e.g. hairdresser, childcare, medical costs)  g travel, holidays  h housing costs (e.g. rent, mortgage, ancillary costs)  i financial reserves</p>			

CM007	Core-M	Typical payment behaviour	payment_behav_[a-g]
Respondent group: all			
<p>The programming of the question requires the sum of the 7 variables to be 10. Respondents are asked to correct their responses if the sum does not equal 10.</p>			
<p><b>QUESTION:</b> Think for a moment about how you pay for essential goods, e.g. at supermarkets, bakeries or drugstores. What means of payment did you use <u>for your last ten payments</u>? Please allocate these payments to the following means of payment:</p> <p><b>Note:</b> The numbers you give to all the categories have to <b>add up to ten</b>.</p> <p>a Cash  b Contactless with a girocard (previously EC card) or other debit card  c Inserting a girocard (previously EC card) or other debit card into the terminal plus PIN or signature  d Contactless with a credit card  e Inserting a credit card into the terminal plus PIN or signature  f Mobile payment using a smartphone  g Other means of payment</p>			



P1505	Vo_polic	Cutback coronavirus savings	saving_corona
Respondent group: all			
<p><b>QUESTION:</b> Think for a moment about how your household's financial situation <u>over the last twelve months</u> compares to its financial situation <u>before the coronavirus pandemic began</u>. Which of the following statements applies to you?</p> <p>Please select one answer.</p> <ol style="list-style-type: none"> <li>1 My/our household has had, on average, more money left over at the end of the month.</li> <li>2 My/our household has had, on average, about the same amount of money left over at the end of the month.</li> <li>3 My/our household has had, on average, less money left over at the end of the month</li> </ol>			

P1506	Vo_polic	Reasons coronavirus savings	saving_corona_reasons_[a,d]
Respondent group: all			
Input filter: if saving_corona == 1			
<p><b>QUESTION:</b> You stated that your household has had, on average, more money left over at the end of the month <u>over the last twelve months</u> than it had <u>before the coronavirus pandemic began</u>. What are the reasons for this?</p> <p>Please select all answers that apply.</p> <ol style="list-style-type: none"> <li>a I have spent less money because I was worried about loss of income.</li> <li>b I was unable to spend money on certain items due to coronavirus-related restrictions (e.g. travel, restaurant visits, concerts, etc.).</li> <li>c I chose not to spend money on certain items (e.g. major purchases, travel/recreation, personal services, etc.) out of fear that I could contract coronavirus as a result.</li> <li>d Other</li> </ol>			

P1507	Vo_polic	Spending coronavirus savings	saving_corona_use_[a,g]
Respondent group: all			
Input filter: if saving_corona == 1 & (saving_corona_reasons_b == 1 AND/OR saving_corona_reasons_c == 1)			
Info box for goods and services: <u>Goods</u> include, for example, food, household/electrical devices, clothing, jewellery, cars or furniture. <u>Services</u> are visits to the hairdresser, tradesman/repair services, travel, events or visits to restaurants/bars, for example.			
<p><b>QUESTION:</b> Imagine that the pandemic is over (i.e. there is no more risk of infection and coronavirus restrictions no longer apply to businesses and services). What would you do with the <b>money you have saved during the pandemic?</b></p> <p>Please select all answers that apply.</p> <ul style="list-style-type: none"> <li>a Buy goods and/or services (i)</li> <li>b Invest in real estate</li> <li>c Invest in things other than real estate (e.g. shares, funds, current account)</li> <li>d Make gifts</li> <li>e Make donations to charitable causes</li> <li>f Pay off debts</li> <li>g Other</li> </ul>			

P1508	Vo_polic	Planned consumption coronavirus savings	consum_corona
Respondent group: all			
<p><b>QUESTION:</b> And <b>after the pandemic</b> (i.e. when there is no more risk of infection and coronavirus restrictions no longer apply to businesses and services), <b>in the long term</b>, do you plan to use a similar share of your income for consumer spending (e.g. larger purchases, travel/leisure, personal services, etc.) as before the pandemic?</p> <p>Please select one answer.</p> <ul style="list-style-type: none"> <li>1 Yes. In the long term, I plan to use a <u>similar share</u> of my income for consumption purposes.</li> <li>2 No. In the long term, I plan to use a <u>larger share</u> of my income for consumption purposes.</li> <li>3 No. In the long term, I plan to use a <u>smaller share</u> of my income for consumption purposes.</li> </ul>			

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<b>P1509</b>	<b>Pro 03</b>	<b>RCT climate information I</b>	<b>info_select</b>
Respondent group: all			
Order of the topics (1 and 2) is generated randomly for each respondent.			
<p><b>QUESTION:</b> We will now show you a short extract from a newspaper article about a frequently discussed issue. We will then ask you some more questions. You can decide whether you would rather receive information about climate change or population ageing.</p> <ol style="list-style-type: none"> <li>1. Climate change</li> <li>2. Population ageing</li> <li>3. Neither topic – I don't want to see any information.</li> </ol>			

---	<b>Split sample 2</b>	<b>RANDOMISATION 2</b>
Respondent group: all		
Input filter: info_select == 1 OR info_select == 2		
The sample of respondents who selected climate change (info_select==1) is split randomly into two groups.		
<p>One factor variable: drandom2</p> <p>1 = group 1 - 50% of respondents who selected climate change (info_select ==1)</p> <p>2 = group 2 - 50% of respondents who selected climate change (info_select ==1)</p> <p>3 = group 3 - 100% of respondents who selected population ageing (info_select ==2)</p> <p>[if drandom2 = 1]</p> <p><b>Risk of sharp rise in deaths resulting from extreme weather conditions?</b> (Frankfurter Allgemeine Zeitung (FAZ), 5 August 2017)</p> <p>A study shows that, by the end of this century, extreme weather in Europe could claim fifty times as many lives as it does today. [...] Unless we take urgent action in the fight against global warming, by the end of the century, “around 350 million Europeans could be exposed to harmful extremes of climate each year,” the researchers write. This would be two-thirds of the total projected population for the continent in 2100. The research shows that in the reference period from 1981 to 2010, around 25 million Europeans per year were affected by extreme weather events such as heatwaves, cold snaps, forest fires or flooding – i.e. around 5 percent of the population.</p> <p>[if drandom2 = 2]</p> <p><b>Climate change – in the words of the deniers</b> (Frankfurter Allgemeine Zeitung (FAZ), 1 March 2015)</p> <p>There are, in fact, a number of academics with publications in peer-reviewed journals who do not believe that climate change is caused by humans. [...] An article published in 2003 in Climate Research claimed that the rise in temperature witnessed in the 20th century was similar to periods of warming in the pre-industrial era, and that it was therefore the result of natural processes. Even Nicola Scafetta, who was adjunct assistant professor at Duke University for a time, attributes the warming process that took place in the 20th century to cosmic influences. According to Scafetta,</p>		

the two large planets Jupiter and Saturn may cause oscillations in the solar interior that affect the sun's luminosity, and thus the Earth's climate.

[if drandom2 = 3]

**Germany no longer shrinking**

(Frankfurter Allgemeine Zeitung (FAZ), 1 February 2017)

Besides immigration, rising birth rates will also offset the decline in the population in the future. [...] But there is one thing population researchers are not expecting to change – the significant ageing of the population. This is shown by the old-age dependency ratio, which describes how many people over 65 there are in relation to 100 people of working age (between 20 and 64). While this ratio stood at 35 in 2015, projections for 2035 alone put it at between 40 and 50. These assumptions have a major impact on developments in the statutory pension insurance scheme.

P1510	Pro 03	Interest in article	info_interest
Respondent group: all			
Input filter: if P1509 == 1 OR if P1509 == 2			
<p><b>Question:</b> How interesting did you find the article?</p> <p>[Horizontal scale from 1 to 10]</p> <p>1 = Not interesting at all</p> <p>2 -&gt; 7 [no label]</p> <p>8 = Very interesting</p>			

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P1511	Pro 03	Willingness CO <sub>2</sub> compensation (post)	co2com
Respondent group: all			
<p><b>QUESTION:</b> In the air travel sector, passengers can offset the CO<sub>2</sub> emissions of a flight by making a voluntary payment to climate protection projects – between €6 and €18 for a flight from Germany to Mallorca and back, for example.</p> <p>How much would you be prepared to pay to offset your CO<sub>2</sub> emissions for a flight like this?</p> <p><b>Note:</b> Please enter a figure in whole euro (without decimal places).</p> <p>Range of valid values: 0 - 999</p> <p>[Input field] euro</p>			

CP001	Core policy	Restriction of public life	restr_corona_[a-b]
Respondent group: all			
Respondents are only allowed to fill in the input field. The variable restr_corona_a indicates the selected unit (day, week, or month) and the variable restr_corona_b indicates the value given for the selected unit.			
<p><b>QUESTION:</b> How much longer do you think the coronavirus-related restrictions on events and gatherings will go on for?</p> <p><b>Note:</b> Please enter the number that you think is most likely. You can enter the value either in days, weeks or months. Please select one of the three fields. Please select whether you wish to enter the value in days, weeks or months.</p> <p>1 = Days [Range of valid values: 0 to 730]  2 = Weeks [Range of valid values: 0 to 106]  3 = Months [Range of valid values: 0 to 24]</p> <p>[Input field] [if restr_corona_a = 1: days ; if restr_corona_a = 2: weeks; if restr_corona_a = 3: months]</p>			

CP002	Core policy	Coronavirus – back to normal	corona_restr_[b-c]
Respondent group: all			
<p><b>QUESTION:</b> How long do you think it will take for social life to return to a level comparable to before the start of the coronavirus pandemic?</p> <p><b>Note:</b> Please enter the number that you think is most likely. You can enter the value either in days, weeks or months.</p> <p>1 = Days [Range of valid values: 0 to 730]  2 = Weeks [Range of valid values: 0 to 106]  3 = Months [Range of valid values: 0 to 24]</p> <p>[Input field] days, weeks or months</p> <p>4 = Social life will never return to the pre-pandemic level.</p>			

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

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

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

CO001	Core-S	Residence in 1989	eastwest1989
Respondent group: refresher only			
Input filter: age > 30			
<b>QUESTION:</b> In which part of Germany were you living shortly before the fall of the Berlin Wall on 9 November 1989?			
1 = In eastern Germany, the former German Democratic Republic			
2 = In western Germany, the Federal Republic of Germany			
3 = I moved to Germany after 1989			

CS001	Core-S	School education	eduschool
<a href="#">Respondent group: refresher only</a>			
<p><b>QUESTION:</b> What is your highest level of educational attainment?</p> <p>1 = Still at school  2 = Completed lower secondary school  3 = Completed higher secondary school  4 = Polytechnical secondary school certificate, 10th grade  5 = University of applied sciences entrance diploma/completed technical school  6 = General or subject-specific university entrance diploma/senior school-leaving certificate (from a grammar school)/East German secondary school up to 12th grade (also with apprenticeship)  7 = Other school-leaving certificate  8 = No school-leaving certificate (and currently not a student)</p>			

CS002	Core-S	Professional education	eduwork
<a href="#">Respondent group: refresher only</a>			
<a href="#">Input filter: eduschool &gt; 1</a>			
<p><b>QUESTION:</b> What level of vocational training or university degree do you have? Please think of your highest qualification here.</p> <p>1 = Currently in training or studying (bachelor's degree not yet completed)  2 = Completed vocational training (apprenticeship)  3 = Completed vocational training (vocational school or commercial college)  4 = Completed training at a technical or commercial college, school for master craftsmen or engineers or university of cooperative education with shorter preparation time (up to 880 hours)  5 = Completed training at a university of cooperative education with longer preparation time (more than 880 hours)  6 = Bachelor's degree, applied sciences degree, completed training at an engineering college  7 = Diploma or master's degree, completed teacher training course  8 = Doctorate/postdoctoral qualification obtained  9 = Other professional qualification  10 = No vocational training completed (and currently not in training/higher education)</p>			

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

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

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



CS006	Core-S	Household size	hhsiz
Respondent group: all			
<p><b>QUESTION:</b> How many persons live permanently in your household, including yourself? Please also consider all children living in your household.</p> <p>[Input field]</p>			

CS007	Core-S	Household children	hhchildren
Respondent group: all			
<p><b>QUESTION:</b> And how many children under the age of 18 live in your household?</p> <p>[Input field]</p>			

CS008	Core-S	Household income	hhinc
Respondent group: all			
<p><b>QUESTION:</b> What is the total monthly net income of your household?</p> <p><b>Note:</b> This refers to the total amount, comprising wages, salaries, income from self-employment and pensions, in each case after deducting tax and social security contributions.</p> <p>In this amount, please include any income received through public aid, earnings from rents and leases, housing allowance, child benefits and any other sources of income.</p> <p>1 = Less than €500  2 = €500 to €999  3 = €1,000 to €1,499  4 = €1,500 to €1,999  5 = €2,000 to €2,499  6 = €2,500 to €2,999  7 = €3,000 to €3,499  8 = €3,500 to €3,999  9 = €4,000 to €4,999  10 = €5,000 to €5,999  11 = €6,000 to €7,999  12 = €8,000 to €9,999  13 = €10,000 or more</p>			

CS009	Core-S	Personal income	pinc
Input filter: <code>hysize &gt; 1</code> . Note: Categories are different from the ones in waves 1 to 3.			
<b>QUESTION:</b> And what is your total personal monthly net income?			
1 = Less than €500			
2 = €500 to €999			
3 = €1,000 to €1,499			
4 = €1,500 to €1,999			
5 = €2,000 to €2,499			
6 = €2,500 to €2,999			
7 = €3,000 to €3,499			
8 = €3,500 to €3,999			
9 = €4,000 to €4,999			
10 = €5,000 to €5,999			
11 = €6,000 or more			

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

	<b>Forsa</b>	<b>Automatically recorded</b>
<a href="#">Information that is included by forsa.</a>		
Description	Variable name	
Age of respondent	age	
Gender of respondent	gender	
1 = Male		
2 = Female		
3 = Other		
Sampling weights	weights	
Day of interview	day	
Month of interview	month	
Year of interview	year	
Survey wave	wave	
Panel	panel	
Region	region	
1 (north) = Lower Saxony, Schleswig-Holstein, Hamburg, Bremen		
2 (west) = North Rhine-Westphalia, Rhineland-Palatinate, Saarland		
3 (south) = Bavaria, Baden-Württemberg, Hesse		
4 (east) = Mecklenburg-West Pomerania, Saxony-Anhalt, Brandenburg, Berlin, Thuringia, Saxony		
Size of town where respondent lives	citysize	
1 = < 5,000		
3 = 5,000 - 20,000		
4 = 20,000 - 100,000		
6 = 100,000 - 500,000		
7 = > 500,000		
Regional classification according to bik	bik	
1 = < 50,000		
5 = 50,000 - 500,000 type 2/3/4		
6 = 50,000 - 500,000 type 1		
9 = > 500,000 type 2/3/4		
10 = > 500,000 type 1		