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

Questionnaire for
Wave 31
July 2022

Deutsche Bundesbank

Research Centre

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1 Notes

1. **General coding:**

   For all questions, the following codes apply.

Code	Output
-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.

2. **Legend for question header:**

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

Legend	Question name	Question source	Topic	Variable name
Example 1	CM001	Core-M	Expectations qualitative	expmacroquali_[a-i,x]
Example 2	P1901	2021_001	Risks owning/renting	rentorbuy_[a-i, _other]

3. **Question filtering and coding:**

   Coding details, filters and conditional redirects are shown in blue. If questions are posed to all respondents, this is indicated by "Respondent group: all". If questions are posed only to the refresher group, this is indicated by "Respondent group: refresher only". Where questions are filtered, details on the filters used are added after "Input filter:", for example:

   CQ006B | Core-Q | Quantitative long-term inflation | Inflexppoint_long

   Respondent group: refresher only

   Range of valid values: -100.0 to 100.0

   Input filter: drandom1 = 2

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.

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."

The order of the ten categories is generated randomly for each respondent.

Now we would like to ask you about your assessment of general economic developments in Germany over the next twelve months.

Question: What developments do you expect in the following metrics <u>over the next twelve months</u>? Will …

1　decrease significantly
2　decrease slightly
3　remain roughly the same
4　increase slightly
5　increase significantly

Note: For more information, please click the (i) button.

a　the unemployment rate in Germany
b　rents in your area
c　lending rates
d　interest rates on savings accounts
e　the inflation rate (i)
f　property prices in your area
g　economic growth in Germany
h　fuel prices
i　the German stock index DAX
x　the general tax burden for households

2   List of questions

Variable name	Topic	Wave 31	Origin
percprob_[a,b,d,e]	Perceived problems	CP003A	Core COVID
expmacroquali_[a-i,x]	Expectations qualitative	CM001	Core-M
devinfpoint	Inflation development	CQ002	Core-Q
infdef	Expectation inflation or deflation	CM002	Core-M
inflexppoint	Inflation expectations quantitative	CM003	Core-M
infexprob_[a-j]	Inflation expectations probabilistic	CM004	Core-M
Inflexppoint_long	Quantitative long-term inflation	CM008A/B	Core-Q
expint_sav	Interest rate expectations	CQ005	Core-Q
incexp_[a-l]	Income expectations probability	CQ003	Core-Q
spentlastmon_[a-i]	Past expenditure	CQ004	Core-Q
spendintent_[a-i]	Planned expenditure	CM006	Core-M
buy_online	Frequency of online shopping	P3101	Z
creditcard	Credit card	P3102	Z
creditcard_payment	Credit card payment difficulties	P3103	Z
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
rem_infl_avg	Average remembered inflation	P3104	2022_10
rem_infl_avg_confidence	Avg. remembered infl	P3105	2022_10
remInfl_[a-b]	Remembered inflation	P3106	2022_10
infl_effect	Inflation effects	P3107	2022_10
OOH_Q1[a-f]	Inflation expectations	P3108	2022_11
OOH_Q2	Monetary policy expectations	P3109	2022_11
OOH_Q3[a-f]	OOH expectations	P3110	2022_11
qinterest	Feedback questions	FB001	Core-FB
qeasy	Feedback questions	FB002	Core-FB
qlong	Feedback questions	FB003	Core-FB
migration	Migration	P3111	2022_10
country_origin	Country of origin	P3112	2022_10
moving_year	Year moved to Germany	P3113	2022_10
eastwest1989	Residence in 1989	CO001	Core-S
eduschool	School education	CS001	Core-S
eduwork	Professional education	CS002	Core-S
employ	Employment status	CS003	Core-S
minwage_job_search	Looking for a job	P3114	2022_13
minwage	Minimum wage	P3115A/B	2022_13
minwage_employ_[a-g]	Minimum wage effect	P3116A	2022_13
minwage_unemploy_[a-c]	Minimum wage effect	P3116B	2022_13
minwage_adjustment	Minimum wage adjustment	P3117A/B	2022_13
employ2	Short-time work	CS004	Core-S
profession	Profession	CS005	Core-S
hhsize	Household size	CS006	Core-S
hhchildren	Household children	CS007	Core-S
familystatus	Marital status	CS010	Core-S
hhinc	Household income	CS008	Core-S
pinc	Personal income	CS009	Core-S
mainshopper_[a-d]	Main shopper	CS011	Core-S

Variable name	Topic	Wave 31	Origin
netwealth_detail_[a-g]	Wealth and debt finer categories	CQ007A	Core-Q

3 Introduction

000 | Core | OPENING 1

Welcome to a new survey in forsa.omninet.

Important information concerning the study:

- 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.
- 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.

If you have any questions or problems, or comments on the content, usability or look of the survey, you can contact the forsa.omninet support team Monday to Friday from 09:00 to 18:00 on the free telephone number 0800 3677201 or by email at omninet@forsa.de.

000 | Core | OPENING 2A

Respondent group: refresher only

Thank you for taking the time to complete this survey, which we are conducting on behalf of the Deutsche Bundesbank.

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.

If you take part in these Bundesbank surveys on a regular basis, you will be credited with additional bonus points for every survey you complete in future on top of the regular bonus points.

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 as strictly confidential. 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.

000 | Core | OPENING 2B

Thank you for once again taking the time to complete this survey, which we are conducting on behalf of the Deutsche Bundesbank.

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.

If you take part in these Bundesbank surveys on a regular basis, you will be credited with **additional bonus points for every survey you complete in future** on top of the regular bonus points.

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.

Your answers will continue to be treated as strictly confidential. 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.

000 | Core | OPENING 3

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. 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.

You can find more information, details of how to contact the project team and selected results of the survey on the Bundesbank's website: https://www.bundesbank.de/en/bundesbank/research/survey-on-consumer-expectations

--- | Split sample 0 | RANDOMISATION 0

4 Questions

CP003A | Core COVID | Perceived problems | percprob_[a,b,d,e]

Respondent group: all

The order of the four categories is generated randomly for each respondent.

To begin with, we would like to ask you a question on current issues.

Question: To what extent do you think the following developments/matters are a serious problem at present?

Note: Please select one answer for each row.

1 No problem at all
2 -> 9 [no label]
10 An extremely serious problem

a Climate change
b Coronavirus pandemic
d Economic situation
e War in Ukraine

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."

The order of the ten categories is generated randomly for each respondent.

Now we would like to ask you about your assessment of general economic developments in Germany over the next twelve months.

Question: What developments do you expect in the following metrics <u>over the next twelve months</u>?
Will …
1   decrease significantly
2   decrease slightly
3   remain roughly the same
4   increase slightly
5   increase significantly

Note: For more information, please click the (i) button.

a   the unemployment rate in Germany
b   rents in your area
c   lending rates
d   interest rates on savings accounts
e   the inflation rate (i)
f   property prices in your area
g   economic growth in Germany
h   fuel prices
i   the German stock index DAX

x   the general tax burden for households

-- | Core-M | THE INFLATION RATE – INTRO

Now we would like you to think more carefully about the inflation rate.

The inflation rate
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.

CQ002 | Core-Q | Inflation development | devinfpoint

Question: What do you think the rate of inflation or deflation in Germany was <u>over the past twelve months</u>?

Note: If you assume there was deflation, please enter a negative value. Values may have one decimal place.

Please enter a value here:

percent

CM002 | Core-M | Expectation inflation or deflation | infdef

Question: Do you think inflation or deflation is more likely <u>over the next twelve months</u>?

Note: Inflation is the percentage increase in the general price level. It is mostly measured using the consumer price index. A decrease in the price level is generally described as deflation.

Please select one answer.

1   Inflation more likely
2   Deflation more likely

CM003 | Core-M | Inflation expectations quantitative | inflexppoint

Both the inflation and deflation rates are entered and stored as positive values. The value entered under CM002 indicates whether the respondent is expecting inflation or deflation.

Range of valid values: 0.0 to 100.0

If CM002 = 1 | -9997 | -9998

Question: What do you think the rate of inflation will roughly be <u>over the next twelve months</u>?

If CM002 = 2

Question: What do you think the rate of deflation will roughly be <u>over the next twelve months</u>?

Note: Inflation is the percentage increase in the general price level. It is mostly measured using the consumer price index. A decrease in the price level is generally described as deflation.

Please enter a value in the input field (values may have one decimal place).

Input field percent

CM004 | Core-M | Inflation expectations probabilistic | infexprob_[a-j]

Respondent group: all

The programming of the question requires the sum of the ten 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.

Question: In your opinion, how likely is it that the rate of inflation will change as follows <u>over the next twelve months</u>?

Note: The aim of this question is to determine how likely you think it is that something specific will happen in the future. You can rate the likelihood on a scale from 0 to 100, with 0 meaning that an event is completely unlikely and 100 meaning that you are absolutely certain it will happen. Use values between the two extremes to moderate the strength of your opinion. Please note that your answers to the categories have to add up to 100.

a   The rate of deflation (opposite of inflation) will be 12% or higher.
b   The rate of deflation (opposite of inflation) will be between 8% and less than 12%.
c   The rate of deflation (opposite of inflation) will be between 4% and less than 8%.
d   The rate of deflation (opposite of inflation) will be between 2% and less than 4%.
e   The rate of deflation (opposite of inflation) will be between 0% and less than 2%.
f   The rate of inflation will be between 0% and less than 2%.
g   The rate of inflation will be between 2% and less than 4%.
h   The rate of inflation will be between 4% and less than 8%.
i   The rate of inflation will be between 8% and less than 12%.
j   The rate of inflation will be 12% or higher.

--- | --- | START SPLIT SAMPLE 1

--- | Split sample 1 | RANDOMISATION 1

The sample is split randomly into two groups. Randomisation dummy (drandom1) is used for the question CM008A/B.

One factor variable: drandom1
group A1 – one-half of the sample
group B1 – one-half of the sample

CM008A | Core-M | Quantitative long-term inflation | Inflexppoint_long

Respondent group: all

Range of valid values: -100.0 to 100.0

Question: And what value do you think the rate of inflation or deflation will take on average <u>over the next five years</u>?

Note: Please enter a value in the input field (values may have one decimal place). If you assume that prices will fall (deflation), please enter a negative value.

Input field percent

CM008B | Core-M | Quantitative long-term inflation | Inflexppoint_long

Respondent group: all

Range of valid values: -100.0 to 100.0

Input filter: drandom1 = 2

Question: And what value do you think the rate of inflation or deflation will take on average <u>over the next ten years</u>?

Note: Please enter a value in the input field (values may have one decimal place). If you assume that prices will fall (deflation), please enter a negative value.

Input field percent

--- | --- | END SPLIT SAMPLE 1

CQ005 | Core-Q | Interest rate expectations | expint_sav

We would now like to ask you a little more about your expectations regarding interest rate developments and your income.

Question: What do you expect interest rates on savings accounts to be on average <u>over the next twelve months</u>?

Note: Please enter a value in the input field (values may have two decimal places). If you assume that interest rates will be negative, please enter a negative value.

CQ003| Core-Q | Income expectations probability | incexp_[a-l]

Question: In your opinion, how likely is it that the average monthly net income of your household (i) will change as follows <u>over the next twelve months</u>?

Note: The aim of this question is to determine how likely you think it is that something specific will happen in the future. You can rate the likelihood on a scale from 0 to 100, with 0 meaning that an event is completely unlikely and 100 meaning that you are absolutely certain it will happen. Use values between the two extremes to moderate the strength of your opinion. Please note that your answers to the categories have to add up to 100.

a   Decrease by €2,000 or more
b   Decrease by between €1,500 and less than €2,000
c   Decrease by between €1,000 and less than €1,500
d   Decrease by between €500 and less than €1,000
e   Decrease by between €250 and less than €500
f   Decrease by between €0 and less than €250
g   Increase by between €0 and less than €250
h   Increase by between €250 and less than €500
i   Increase by between €500 and less than €1,000
j   Increase by between €1,000 and less than €1,500
k   Increase by between €1,500 and less than €2,000
l   Increase by €2000 or more

CQ004| Core-Q | Past expenditure | spentlastmon_[a-i]

You will now be shown some everyday items that you can or need to buy.

Question: If you think back to last month, roughly how much did you spend in euro on the following items?

Note: Please enter an amount in every field (with no decimal places). If you are not quite sure, please give a rough estimate.

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   Savings (e.g. savings account, shares, bonds)

CM006 | Core-M | Planned expenditure | spendintent_[a-i]

Question: And are you likely to spend more or less on the following items over the next twelve months than in the last twelve months? What about ...

1   Plan to spend more
2   Plan to spend roughly the same
3   Plan to spend less

Please select one answer for each row.

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   Savings (e.g. savings account, shares, bonds)

P3101 | Z | Frequency of online shopping | buy_online

Question: How often do you shop online? Please also think of purchases made using an app.

1   Once a week or more frequently
2   Several times a month
3   Once a month
4   Several times a year
5   Once a year
6   Less than once a year
7   Never

P3102 | Z | Credit card | creditcard

Question: Do you own a credit card?

1   Yes
2   No

P3103 | Z | Credit card payment difficulties | creditcard_payment

Question: If, <u>in the last few months</u>, you wanted to pay for something online with your credit card, how often have you cancelled the purchase and chosen a different payment medium because you were not able to deal with the security query (e.g. 3D secure password, mobile TAN)?

1   Never
2   Rarely
3   For about half of purchases
4   Often

CQ008 | Core-Q | Home ownership | homeown

In the following section, we would like to ask you some questions on real estate.

Question: Does your household (i) 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

CM005 | Core-M | House price expectations quantitative | exphp_point

{For the panel: The next part is about real estate.}

Question: By what percentage do you think property prices in your area will change over the next twelve months?

Note: Please enter a value in the input field (values may have one decimal place). If you assume that property prices will fall, please enter a negative value.

CQ001 | Core-Q | House price expectations probabilistic | exphp_prob_[a-j]

Question: In your opinion, how likely is it that property prices in your area will change as follows <u>over the next twelve months</u>?

Note: The aim of this question is to determine how likely you think it is that something specific will happen in the future. You can rate the likelihood on a scale from 0 to 100, with 0 meaning that an event is completely unlikely and 100 meaning that you are absolutely certain it will happen. Use values between the two extremes to moderate the strength of your opinion. Please note that your answers to the categories have to add up to 100.

a   Decrease by 12% or more
b   Decrease by between 8% and less than 12%
c   Decrease by between 4% and less than 8%
d   Decrease by between 2% and less than 4%
e   Decrease by between 0% and less than 2%
f   Increase by between 0% and less than 2%
g   Increase by between 2% and less than 4%
h   Increase by between 4% and less than 8%
i   Increase by between 8% and less than 12%
j   Increase by 12% or more

P3104 | 2022_10 | Average remembered inflation | rem_infl_avg

Respondent group: all

After the term "inflation rate", an info box (i) with the following definition is shown: "Inflation is the annual percentage increase in the general price level. It is mostly measured using the consumer price index. "

We would now like to ask you about how you have personally experienced inflation throughout your life. Please ignore the current period of high inflation starting in 2021.

Question: How high do you estimate the <u>average of all annual inflation rates</u> (i) you have personally experienced up to the end of 2020 to be?

Note: You should not take experience of inflation from time spent abroad into account here, the exception being if you lived in another country before moving to Germany for the first time. That experience should be taken into account.

[Input field] percent

Don't know
No answer

P3105 | 2022_10 | Avg. remembered infl | rem_infl_avg_confidence

Question: How confident are you in the answer you have just given regarding the average of all annual inflation rates (i) that you have personally experienced up to the end of 2020?

1 = Very confident
2 = Fairly confident
3 = Somewhat confident
4 = Not very confident

P3106 | 2022_10 | Remembered inflation | reminfl_[a-b]

Question: What do you think was the highest inflation rate (i) that you personally experienced up to the end of 2020, and in what year was it?

Note: If you are unsure, please enter the values that you think are most likely.

a   Please enter a value for the inflation rate at that time: `[Input field]` percent
b   Please enter the year: `[Input field]`

P3107 | 2022_10 | Inflation effects | infl_effect

Question: In your opinion, did this highest inflation rate (i) have a negative impact, no impact or a positive impact on your life at the time?

1 = Very negative impact
2 = Fairly negative impact
3 = No impact
4 = Fairly positive impact
5 = Very positive impact

--- | Split sample 2 | RANDOMISATION 2

Respondent group: all

The sample is split randomly into four groups. Randomisation dummy (drandom2) is used for the treatment assignment.

One factor variable: drandom2
Group A2 – one-fourth of the full sample
Group B2 – one-fourth of the full sample
Group C2 – one-fourth of the full sample
Group D2 – one-fourth of the full sample

--- | Split sample 2| RANDOMISATION 2 – Treatment stage

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. A decrease in the price level is generally described as deflation."

After the term "Costs of owner-occupied housing", an info box (ii) with the following definition is shown: "The costs of owner-occupied housing comprise all expenditure on an apartment or house. In particular, these are the costs for the purchase or construction of property and costs for the maintenance of owner-occupied property (e.g. renovation and major repairs)."

The European Central Bank (ECB) is the central bank of the 19 countries in the euro area. It aims for an inflation rate (i) of 2% over the medium term.

Input filter: drandom2 = 1
The core inflation rate in the euro area is determined by changes in the prices of goods and services in a representative basket of goods over time.

Input filter: drandom2 = 2
The core inflation rate in the euro area is determined by changes in the prices of goods and services in a representative basket of goods over time. When calculating this inflation rate, changes in the majority of costs of owner-occupied housing (ii) are not taken into account.

Input filter: drandom2 = 3
The core inflation rate in the euro area is determined by changes in the prices of goods and services in a representative basket of goods over time. When calculating this inflation rate, changes in the majority of costs of owner-occupied housing (ii) are not taken into account.

The ECB recommends that these costs be taken into account in future when calculating the inflation rate. For the following three questions, please assume that these costs will be taken into account from now on.

Input filter: drandom2 = 4

The core inflation rate in the euro area is determined by changes in the prices of goods and services in a representative basket of goods over time. When calculating this inflation rate, changes in the majority of costs of owner-occupied housing (ii) are not taken into account.

The ECB recommends that these costs be taken into account in future when calculating the inflation rate. For the following three questions, please assume that these costs will be taken into account from now on. The average increase in the costs of owner-occupied housing in the euro area over the past ten years was 2.2%.

--- | --- | END SPLIT SAMPLE 2

P3108| 2022_11 | Inflation expectations | OOH_Q1[a-f]

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. A decrease in the price level is generally described as deflation."

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.

Question: How likely do you think it is that the **euro area** inflation rate (i) will change as follows in ten years' time, i.e. in 2032?

Note: The aim of this question is to determine how likely you think it is that something specific will happen in the future. You can rate the likelihood on a scale from 0 to 100, with 0 meaning that an event is completely unlikely and 100 meaning that you are absolutely certain it will happen. Use values between the two extremes to moderate the strength of your opinion. Please note that your answers to the categories have to add up to 100.

a   Deflation or inflation of less than 1%
b   Inflation between 1% and less than 2%
c   Inflation between 2% and less than 3%
d   Inflation between 3% and less than 4%
e   Inflation between 4% and less than 5%
f   Inflation of 5% or more

P3109 | 2022_11 | Monetary policy expectations | OOH_Q2

Respondent group: all

Question: Do you think that **euro area** interest rates will be lower, the same or higher than they are today in ten years' time, i.e. in 2032, as a result of monetary policy? They will be ...

Note: Monetary policy influences the cost of borrowing. Higher interest rates mean higher borrowing costs. Lower interest rates mean that it is cheaper to borrow money.

1. significantly lower
2. somewhat lower
3. about the same
4. somewhat higher
5. significantly higher

P3110 | 2022_11 | OOH expectations | OOH_Q3[a-f]

Respondent group: all

After the term "Costs of owner-occupied housing", an info box (i) with the following definition is shown: "The costs of owner-occupied housing comprise all expenditure on an apartment or house. In particular, these are the costs for the purchase or construction of property and costs for the maintenance of owner-occupied property (e.g. renovation and major repairs)."

Question: How likely do you think it is that the costs of owner-occupied housing (i) **in the euro area** will change as follows in ten years' time, i.e. in 2032?

Note: The aim of this question is to determine how likely you think it is that something specific will happen in the future. You can rate the likelihood on a scale from 0 to 100, with 0 meaning that an event is completely unlikely and 100 meaning that you are absolutely certain it will happen. Use values between the two extremes to moderate the strength of your opinion. Please note that your answers to the categories have to add up to 100.

a   Decrease or increase by less than 1%
b   Increase between 1% and less than 2%
c   Increase between 2% and less than 3%
d   Increase between 3% and less than 4%
e   Increase between 4% and less than 5%
f   Increase by 5% or more

5   Feedback

FB001 | Core-FB | Feedback questions | qinterest, qeasy, qlong

We would now like you to answer a few questions regarding your assessment of the survey.

Question: How interesting did you find the survey overall?

Please select one answer.

1   Very interesting
2   Interesting
3   Interesting in parts/uninteresting in parts
4   Not so interesting
5   Not interesting at all

FB002 | Core-FB | Feedback questions | qinterest, qeasy, qlong

Question: How <u>easy or difficult</u> was it overall to answer the questions?

Please select one answer.

1   Very difficult
2   Somewhat difficult
3   Interesting in parts/uninteresting in parts
4   Somewhat easy
5   Very easy

FB003 | Core-FB | Feedback questions | qinterest, qeasy, qlong

Question: How did you find <u>the length</u> of the survey?

Please select one answer.

1   Far too long
2   A little too long
3   Just right
4   A little too short
5   Far too short

6 Socioeconomic data

P3111 | 2022_10 | Migration | migration

Respondent group: all

Question: Were you born in Germany?

1 Yes
2 No

P3112 | 2022_10 | Country of origin | country_origin

Respondent group: all

Input filter: if migration=2

Question: In which country did you live before you moved to Germany?

[Input field]

P3113 | 2022_10 | Year moved to Germany | moving_year

Respondent group: all

Input filter: if migration=2

Question: And in what year did you move to Germany?

[Input field]

CO001 | Core-S | Residence in 1989 | eastwest1989

Respondent group: refreshers only

Input filter: year of birth = 1990 or earlier

Question: 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

Question: What is your highest level of school education?

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)

CS002 | Core-S | Professional education | eduwork

Question: What level of vocational training or university degree do you have? Please think of your highest qualification here.

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 degree
8   Doctorate/postdoctoral qualification obtained
9   Other professional qualification
10 No vocational training completed (and currently not in training/higher education)

CS003 | Core-S | Employment status | employ

Question: Which of the following best describes your employment status?

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

P3114 | 2022_13 | Looking for a job | minwage_job_search

Question: Are you currently looking for a (new) job?

Note: Please select the answer that applies.

1 Yes
2 No

P3115A | 2022_13 | Minimum wage | minwage

Question: How high is your **current** gross hourly wage?

Note: Please select one answer.

1 = Less than €12.00 gross
2 = Between €12.00 and €13.99 gross
3 = €14.00 gross or more

-9996 = Does not apply

P3115B | 2022_13 | Minimum wage | minwage

Question: How high was your gross hourly wage at your last job?

Note: Please select one answer.

1 = Less than €12.00 gross
2 = Between €12.00 and €13.99 gross
3 = €14.00 gross or more

-9996 = Does not apply

P3116A | 2022_13 | Minimum wage effect | minwage_employ_[a-g]

A statutory minimum wage of €10.45 gross per hour has been in effect since 1 July 2022. The Federal Government has decided to increase the minimum wage to €12.00 gross per hour from 1 October 2022.

Question: What potential effects do you personally expect <u>from the minimum wage increase</u> to €12.00 gross per hour on 1 October?

Note: Please select the answer that applies in each case.

1 = Higher
2 = The same
3 = Lower

a = Probability of job loss
b = Probability of a voluntary change of job
c = Opportunities to work for another employer
d = Time pressure and employer demands
e = Number of contractual hours worked
f = Total income
g = Motivation and commitment

P3116B | 2022_13 | Minimum wage effect | minwage_unemploy_[a-c]

Question: What potential effects do you personally expect <u>from the minimum wage increase</u> to €12.00 gross per hour?

Note: Please select the answer that applies in each case.

1 = Higher
2 = The same
3 = Lower

a = Motivation to search for a job
b = Intensity of job search
c = Opportunities to find a job

P3117A | 2022_13 | Minimum wage adjustment | minwage_adjustment

Question: If you could, how would you adjust your <u>working hours</u> after the minimum wage increase to €12.00 gross per hour on 1 October?

I would …

Note: Please select one answer.

1   decrease my working hours by more than 10%
2   decrease my working hours by up to 10%
3   not adjust my working hours at all, or only slightly
4   increase my working hours by up to 10%
5   increase my working hours by more than 10%

P3117B | 2022_13| Minimum wage adjustment | minwage_adjustment

Question: If your wages were to increase by 15%, how would you then adjust your <u>working hours</u> after the increase, if you could?

I would …

Note: Please select one answer.

1   decrease my working hours by more than 10%
2   decrease my working hours by up to 10%
3   not adjust my working hours at all, or only slightly
4   increase my working hours by up to 10%
5   increase my working hours by more than 10%

CS004 | Core-S | Short-time work | employ2

Question: Are you currently receiving short-time working benefits?

1   Yes
2   No

CS005 | Core-S | Profession | profession

Question: Which professional status currently applies to you?

1   Non-salaried employee, including in agriculture
2   Salaried employee
3   Civil servant (including judge, career or 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

CS006 | Core-S | Household size | hhsize

Question: How many persons live permanently in your household (i), including yourself? Please also include all children living in your household.

[Input field]

CS007 | Core-S | Household children | hhchildren

Question: And how many children under the age of 18 live in your household (i)?

[Input field]

CS010 | Core-S | Marital status | familystatus

Question: What is your marital status?

Note: The question is referring to your legal marital status. "Registered partnership" means that it is or was a <u>same-sex</u> partnership within the meaning of the German Law on Civil Partnerships (*Lebenspartnerschaftsgesetz*).

1   Married/in a registered partnership, living with partner
2   Married/in a registered partnership, living separately
3   Single
4   Single, living with partner
5   Divorced/registered partnership dissolved
6   Widowed/registered partner deceased

CS008 | Core-S | Household income | hhinc

Question: What is the total monthly net income of your household (i)?

Note: 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. 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.

If your net household income has varied over the last twelve months, please enter the average of the last twelve months.

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

CS009 | Core-S | Personal income | pinc

Question: And what is your personal total monthly net income?

Note: If your net personal income has varied over the last twelve months, please enter the average of the last twelve months.

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

CS011 | Core-S | Main shopper | mainshopper_[a-d]

Question: In your household, who is primarily responsible for the following?

1 Mostly me
2 My partner/another member of the household and me together
3 Mostly my partner/another member of the household

a Everyday purchases (e.g. grocery shopping)
b Major purchases (e.g. furniture, car)
c Meal planning and preparation
d Decisions regarding savings and financial assets

CQ007A | Core-Q | Wealth and debt finer categories | netwealth_detail_[a-g]

Info box item d: If you are the owner of or partner in a business or company, please enter the rough value of your ownership/equity.

Question: How high do you estimate the assets and liabilities of your household to be?

Categories for all asset classes other than real estate

Real estate

1. (No bank deposits/no securities/no equity/no other assets)
2. €1 to less than €2,500
3. €2,500 to less than €5,000
4. €5,000 to less than €10,000
5. €10,000 to less than €25,000
6. €25,000 to less than €50,000
7. €50,000 to less than €100,000
8. €100,000 to less than €250,000
9. €250,000 to less than €500,000
10. €500,000 or more

1 No real estate
2 €1 to less than €100,000
3 €100,000 to less than €200.000
4 €200,000 to less than €300,000
5 €300,000 to less than €400,000
6 €400,000 to less than €500,000
7 €500,000 to less than €750,000
8 €750,000 to less than €1 million
9 €1 million to less than €1.5 million

10. €1.5 million or more

Collateralised loans

Other loans

1. No loans
2. Debts totalling €1 to less than €25,000
3. €25,000 to less than €50,000
4. €50,000 to less than €100,000
5. €100,000 to less than €150,000
6. €150,000 to less than €200,000
7. €200,000 to less than €300,000
8. €300,000 to less than €500,000
9. €500,000 to less than €750,000
10. €750,000 or more

1. No loans
2. Debts totalling €1 to less than €1,000
3. €1,000 to less than €2,000
4. €2,000 to less than €5,000
5. €5,000 to less than €10,000
6. €10,000 to less than €20,000
7. €20,000 to less than €40,000
8. €40,000 to less than €60,000
9. €60,000 to less than €100,000
10. €100,000 or more

Assets
a   Bank deposits
b   Real estate (estimated market value)
c   Securities (shares, bonds including funds/ETFs)
d   Ownership of or equity in unlisted businesses or companies (i)
e   Other assets

Loans and advances
f   Amount of outstanding loans secured by real estate (mortgage loans)
g   Amount of other outstanding loans (e.g. overdraft facilities, consumer credit or loans for goods and services, loans to finance an enterprise or a professional activity, loans from friends or family)
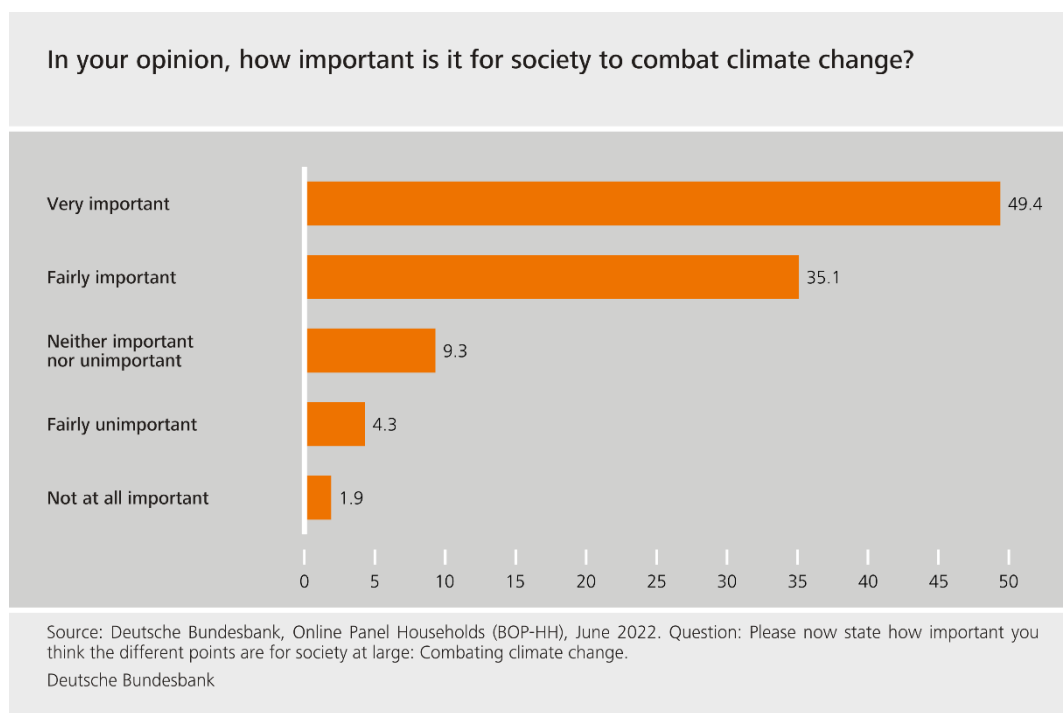
7   Results

Respondent group: all

Your regular participation in the Bundesbank's surveys helps us monitor how the economic situation in Germany and public assessments and expectations are evolving over time.

Thank you for participating in the survey this month.

In June, we asked our participants to what extent they thought combating climate change was an important issue for society. You can see the results here.

In your opinion, how important is it for society to combat climate change?

Category	Value
Very important	49.4
Fairly important	35.1
Neither important nor unimportant	9.3
Fairly unimportant	4.3
Not at all important	1.9

Source: Deutsche Bundesbank, Online Panel Households (BOP-HH), June 2022. Question: Please now state how important you think the different points are for society at large: Combating climate change.
Deutsche Bundesbank

Please click "Continue" to conclude the survey.