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

**Questionnaire for**
**Wave 60**
**December 2024**

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. |
| -9996 | Does not apply: The response option(s) was/were not applicable to the respondent; indicated with a capital X in the questionnaire. Example: The respondent is unfamiliar with the institution to be rated. |
| -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.

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**CM001 | Core-M | Expectations qualitative | expmacroquali_[a-i]**

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.

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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 over the next twelve months? 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

## 2   List of questions

| Variable name | Topic | Question name | Origin |
|---|---|---|---|
| percprob_[a,d,j,k] | Perceived problems | CP003A | Core |
| expmacroquali_[a-i] | 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_c | Quantitative long-term inflation | CM008C | Core-Q |
| inflexppoint_3y_v2 | Quantitative long-term inflation 3y alternative | P6001 | P61 |
| inflexppoint_3y_eval | Quantitative long-term inflation 3y evaluation | P6002 | P61 |
| inflexppoint_long_a | Quantitative long-term inflation | CM008A | Core-Q |
| expint_sav | Interest rate expectations | CQ005 | Core-Q |
| incexp_[a-l] | Income expectations probabilistic | CQ003 | Core-Q |
| spentlastmon_[a-i] | Past expenditure | CQ004 | Core-Q |
| spendintent_[a-i] | Planned expenditure | CM006 | Core-M |
| 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 |
| digital_eur_info | Digital euro | CZ001 | Z/DE |
| fin_burden_24 | Financial burden inflation | P6003 | P61 |
| makeendsmeet_currentyear | Make ends meet 2024 | P6004 | P61 |
| makeendsmeet_outlook | Make ends meet 2025 | P6005 | P61 |
| trust_inst1_[a-g] | Trust in institutions | P6006 | Core |
| eco_media_[a-f] | Economic awareness and media | P6007 | P61 |
| fake_news_know | Fake news knowledge | P6008 | P61 |
| fake_news_prob | Fake news problem general | P6009 | P61 |
| fake_news_prob_[a-c] | Fake news problem in various areas | P6010 | P61 |
| 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 | School education | CS001 | Core-S |
| eduwork | Professional education | CS002 | Core-S |
| employ | Employment status | CS003 | Core-S |
| 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 |
| 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 and, where available, the "Back" 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.
- We use the latest technology to provide you with the best possible user experience. We therefore must ask you to use an up-to-date browser for our surveys. The following browsers are supported:
  - Google Chrome (version 69 or later);
  - Mozilla Firefox (version 62 or later);
  - Microsoft Edge (version 79 or later);
  - Apple Safari (version 12.1 or later);
  - Opera (version 56 or later);
  - Samsung Internet (version 10 or later).

It is not possible to use any version of Internet Explorer. This is in line with the recommendations of the developer Microsoft, which expressly discourage the use of this browser.

- JavaScript must be enabled in your browser. For information on how to enable JavaScript in your browser, click here.

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.

You will be asked some questions that you have already answered in previous surveys. In order to capture possible changes in public perception in Germany over time, the information you provide is once again very important for us.

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 on 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 | Perceived problems | percprob_[a,d,j,k]**

**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
d   Economic situation
j   Refugee crisis
k   Geopolitical situation

## CM001 | Core-M | Expectations qualitative | expmacroquali_[a-i]

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 over the next twelve months? 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. Please select one answer for each row.

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

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

Now we would like you to think more carefully about the development of 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**
Respondent group: refresher + drandom0 = 1
Range of valid values: -100.0 to +100.0

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

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

Please enter a value here:

[Input field] percent

**CM002 | Core-M | Expectation inflation or deflation | infdef**
Respondent group: all

**Question:** Do you think inflation or deflation is more likely over the next twelve months?

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 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.

**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 you are absolutely certain an event will not happen 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 have to add up to 100 across all categories.

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**

**CM008C | Core-M | Quantitative long-term inflation | inflexppoint_long_c**

**Question:** And what value do you think the rate of inflation or deflation will take <u>over the twelve months between December 2026 and December 2027</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

**P6001 | 61 | Quantitative long-term inflation 3y alternative | inflexppoint_3y_v2**

Imagine that it is December 2026 and we are asking you about your expectations regarding the inflation or deflation rate for the following year.

**Question:** And what value do you think the rate of inflation or deflation will take <u>over the twelve months between December 2026 and December 2027</u>?

Note: We are interested in your expectations regarding inflation during this period specifically, disregarding everything that happens before December 2026. 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

### P6002 | 61 | Quantitative long-term inflation 3y evaluation | inflexppoint_3y_eval

Respondent group: all

Range of valid values: -100.0 to 100.0

Input filter: drandom1 = 1 | 3

**Question:** How easy did you find the previous question to understand?

Note: Please select one answer.

1    Very easy to understand
2    Somewhat easy to understand
3    Neither easy nor difficult to understand
4    Somewhat difficult to understand
5    Very difficult to understand

### CM008A | Core-M | Quantitative long-term inflation | inflexppoint_long_a

Respondent group: all

Range of valid values: -100.0 to 100.0

Input filter: drandom1 = 2

**Question:** 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

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

### CQ005 | Core-Q | Interest rate expectations | expint_sav

Respondent group: refresher + drandom0 = 2

Range of valid values: -100.00 to 100.00

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

{If drandom0 = 2: We would now like to ask you a little more about your expectations regarding interest rate developments}.

**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.

[Input field] percent

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

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.

{If drandom0 = 3: We would now like to ask you a little more about your expectations regarding your income.}

**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 you are absolutely certain an event will not happen 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 have to add up to 100 across all categories.

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 €2,000 or more

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

Range of valid values for every item: 0 to 100,000

You will now be shown some things that people can or need to spend money on in everyday life.

**Question:** If you think back to <u>last month</u>, roughly how much did you spend in euro on the following things?

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

a    Major purchases (e.g. car, furniture, electrical appliances, etc.): [Input field] euro
b    Essential goods (e.g. food and beverages, non-food items such as cleaning products or similar): [Input field] euro
c    Clothing and footwear: [Input field] euro
d    Entertainment/recreation (e.g. restaurant visits, cultural events, gym): [Input field] euro
e    Mobility (e.g. fuel, car loans and running costs, bus and train tickets): [Input field] euro
f    Services (e.g. hairdresser, childcare, medical costs): [Input field] euro
g    Travel, holidays: [Input field] euro
h    Housing costs (e.g. rent, mortgage, ancillary costs): [Input field] euro
i    Savings (e.g. savings account, shares, bonds): [Input field] euro

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

Respondent group: all

**Question:** Are you likely to spend more or less on the following things <u>over the next twelve months</u> 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

Note: 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)

**CQ008 | Core-Q | Home ownership | homeown**

A household is defined as persons who live together and manage their finances jointly, i.e. share the costs of daily life, not paying for their purchases separately.

Households in their own right are
(1) persons or groups of persons who live in a shared residence without a family or partner, or
(2) domestic staff residing at that address.

Persons who are temporarily absent, e.g. commuters, students, trainees, children under 18 in joint custody, and persons in hospital or on vacation, are also deemed to be part of a household.
What matters is that the person is only temporarily absent and normally lives in the household, or the address of the household is registered as their main residence.

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?

**Note:** 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**

**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.

[Input field] percent

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

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:** 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 you are absolutely certain an event will not happen 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 have to add up to 100 across all categories.

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

**CZ001 | Z/DE | Digital euro | digital_eur_info**

Show info box (i): "A digital euro would be a form of central bank money, i.e. money that can only be created by a central bank. A digital euro would enable everybody to also pay electronically with central bank money, something which private individuals can only do with commercial bank money at the moment. Cash would continue to exist."

Now we would like to ask you about the digital euro.

**Question:** Had you ever heard or read anything about the digital euro (i) prior to this survey?

1   Yes
2   No

**P6003 | P61 | Financial burden inflation| fin_burden_24**

**Question:** If you look back on the year 2024, to what extent did inflation represent a financial burden for your household?

1   No financial burden at all
2 -> 6 [no label]
7   Very large financial burden
.

**P6004 | P 61 | Make ends meet 2024 | makeendsmeet_currentyear**

**Question:** And how easy or difficult would you say it was for your household to make ends meet in 2024?

1   Very difficult
2   Fairly difficult
3   Fairly easy
4   Easy

**P6004 | P 61 | Make ends meet 2025 | makeendsmeet_currentyear**

**Question:** And looking ahead to the coming year, how do you expect your household will make ends meet in 2025 compared with 2024?

1   Better
2   Similarly to 2024
3   Worse

**P6006 | Core | Trust in institutions | trust_inst1_[a-g]**

Now we would like to ask you a question on another topic.

**Question:** How much trust do you have in the following institutions?

Note: Please select one answer for each row.

1   A very high level of trust
2   A high level of trust
3   Not so much trust
4   Little/no trust at all

a   Federal Constitutional Court
b   European Parliament
c   Bundesbank
d   German Federal Government
e   Bundestag
f   European Central Bank
g   European Commission

**P6007 | P61 | Economic awareness and media | eco_media_[a-f]**

**Question**: What is your <u>main</u> source of information on topics related to the economy?

Note: Please select a maximum of two answers.

a   Family, friends and acquaintances
b   Daily newspapers, trade periodicals, etc., including online versions of these
c   Radio, TV
d   Social media, e.g. X (formerly Twitter), Instagram, LinkedIn, Facebook, internet blogs and forums, etc.
e   Online content provided by ministries, authorities or central banks (websites, social media channels)
f   Other online sources

**P6008 | P 61 | Fake news knowledge | fake_news_know**

To conclude the questions section of the survey, we would like to ask you about "fake news".

**Question**: Do you know the term "fake news"?

1   Yes
2   No

**P6009 | P 61 | Fake news problem in general | fake_news_prob**

**Question**: To what extent do you consider "fake news" to be a problem in Germany?

Note: Please base your answers on the situation in Germany.

1   Very big problem
2   Big problem
3   Not too big of a problem
4   No problem at all

**P6010| P 61 | Fake news problem in various areas | fake_news_prob_[a-c]**

**Question**: And what about the following areas? To what extent do you think fake news is a problem in the following areas?

Note: Please base your answers on the situation in Germany.

1   Very big problem
2   Big problem
3   Not too big of a problem
4   No problem at all

a   For society
b   In politics
c   For the economy

# 5  Feedback

**FB001 | Core-FB | Feedback questions | qinterest**

Respondent group: all

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 | qeasy**

Respondent group: all

**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   Easy in parts/difficult in parts
4   Somewhat easy
5   Very easy

**FB003 | Core-FB | Feedback questions | qlong**

Respondent group: all

**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

## CO001 | Core-S | Residence in 1989 | eastwest1989

**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 current 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

## 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 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

## 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.

**CS007 | Core-S | Household children | hhchildren**

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

**CS010 | Core-S | Marital status | familystatus**

**Question:** What is your marital status?

Note: The question refers to your legal marital status. "Registered partnership" means that it is or was a same-sex 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]**

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

**Categories for all asset classes other than 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

**Real estate**

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**

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

**Other loans**

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**

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 perceptions and expectations are evolving over time.

So far in 2024, more than <u>14,000 people</u> have participated in the surveys and together completed more than <u>40,000 questionnaires</u> online. Thank you for your submission.



**Please click "Continue" to conclude the survey.**