

Questionnaire template

Panel on household finances
Interim survey 2020

Deutsche Bundesbank

16 September 2020 / 5750 / PHF / Wt, Pa

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Technical remarks

CAWI: Low pressure to answer, responsive design with auto-submit

PAPI explanatory page

[Information will be provided by infas]

CAWI landing page

Welcome to the online survey "Panel on household finances" (PHF).

Since 2010, infas has been conducting the academic study "Panel on household finances" in collaboration with the Deutsche Bundesbank's Research Centre.

We would like to use this online questionnaire to find out how you assess your household's current economic situation and what developments you expect in the future. In addition, we would like to know how the coronavirus pandemic is affecting households' economic situation in Germany.

Participation in the survey is, of course, voluntary and there are no disadvantages to not taking part. You are free to end the survey at any time. We assure you that all data are treated as strictly confidential and used for academic purposes only. It is not possible to trace data back to individual persons.

The questionnaire is addressed to you personally. Please do not give your password to others.

To consent to participation and start or continue the survey, please enter the password provided in our letter into the field below and then click on the button "Start/continue survey".</p>

OPEN: Password: _ _ _ _ _
BUTTON: Start/continue survey

Data protection

Data protection pop-up

Declaration on data protection and the strict confidentiality of your data

Invalid code

Message: Incorrect password entered

A problem occurred when entering your password, as it was not recognised by our system.

To enter your password again, please log in as before, following the instructions in the letter.

Should you encounter any problems, please do not hesitate to contact us.

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Thank you for your cooperation.

Questionnaire

°°FA

F1

°°VA chx0100°°VL F1: COVID-19 – Coping with the pandemic

°°TEMPLATE (CAWI) Standard 1 (single response, vertical)

°°LAYOUT PAPI Scale, vertical

°°QUESTION **How would you say your household has coped overall with the coronavirus pandemic so far?**[Graphics: Only PAPI] *Please select only one response.*

- | | |
|--|--|
| 1: Very well
2: Well
3: Badly
4: Very badly | |
|--|--|

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

F2

°°VA chx0200a °°VL F2: COVID-19 – Biggest challenge – Employment situation

°°VA chx0200b °°VL F2: COVID-19 – Biggest challenge – Restriction of social contacts

°°VA chx0200c °°VL F2: COVID-19 – Biggest challenge – Lack of private space at home

°°VA chx0200d °°VL F2: COVID-19 – Biggest challenge – Childcare/homeschooling

°°VA chx0200e °°VL F2: COVID-19 – Biggest challenge – Restriction of leisure and cultural activities

°°VA chx0200f °°VL F2: COVID-19 – Biggest challenge – Financial worries

°°VA chx0200g °°VL F2: COVID-19 – Biggest challenge – Health concerns

°°VA chx0200h °°VL F2: COVID-19 – Biggest challenge – Working from home

°°VA chx0200s °°VL F2: COVID-19 – Biggest challenge – Other (please specify)

°°VA chx0200z °°VL F2: COVID-19 – Biggest challenge – None of the above

°°TEMPLATE (CAWI) Standard 5 (multiple responses)

°°LAYOUT PAPI Scale, vertical

°°QUESTION **What have been the biggest challenges facing your household during the coronavirus crisis?***Please select all answers that apply.*

- | | |
|--|--|
| A: Employment situation
B: Restriction of social contacts
C: Lack of private space at home
D: Childcare/homeschooling | |
|--|--|

E: Restriction of leisure and cultural activities
 F: Financial worries
 G: Concerns about my own health or that of my family and friends
 H: Working from home
 S: Other (please specify): °°OPEN-ENDED Text
 Z/98: None of the above [*Programming CAWI: Not together with others*]
 [*Programming: Only CAWI:*]
 -1: I cannot/would prefer not to answer

°°FE

°°FA

F3

°°VA chx0300a °°VL F3: COVID-19 – Financial losses – Yes, loss of employment income
 °°VA chx0300b °°VL F3: COVID-19 – Financial losses – Yes, loss of other income
 VA chx0300c °°VL F3: COVID-19 – Financial losses – Yes, other financial losses
 °°VA chxc0300d °°VL F3: COVID-19 – Financial losses – No

°°TEMPLATE (CAWI) Standard 5 (multiple responses)
 °°LAYOUT PAPI Scale, vertical

°°QUESTION **Has your household experienced a loss of income or other financial losses (e.g. price losses) in connection with the coronavirus crisis?**

Please select all answers that apply.

A: Yes, lost wage or salary income
 B: Yes, other lost income, e.g. from rents and leases
 C: Yes, other financial losses
 D: No, neither income losses nor any other financial losses

[*Programming: Only CAWI:*]
 -1: I cannot/would prefer not to answer

If A is selected, continue with F4, otherwise F5.

°°FE

°°FA

F4

°°VA chx0350a °°VL F4: COVID-19 – Reasons for income loss – Short-time work
 °°VA chx0350b °°VL F4: COVID-19 – Reasons for income loss – Unemployment
 °°VA chx0350c °°VL F4: COVID-19 – Reasons for income loss – Unpaid leave for taking care of children or relatives
 °°VA chx0350d °°VL F4: COVID-19 – Reasons for income loss – Reduction in weekly working hours
 °°VA chx0350e °°VL F4: COVID-19 – Reasons for income loss – Household members' business closure
 °°VA chx0350f °°VL F4: COVID-19 – Reasons for income loss – Other (please specify)

°°VA chx0350s °°VL F4: COVID-19 – Reasons for income loss – Open-ended

°°VA chx0350z °°VL F4: COVID-19 – Reasons for income loss – No change

°°TEMPLATE (CAWI) Standard 7 (multiple responses including residual category with open-ended response)

°°LAYOUT (PAPI) Scale, vertical

°°QUESTION **Why has your household's wage or salary income declined?**

Please select all answers that apply.

A: Short-time work

B: Unemployment

C: Unpaid leave for taking care of children or relatives

D: Reduction in the weekly working hours of members of my household

E: Members of my household had to close a business

F: Other (please specify): °°OPEN-ENDED Text

98: No change [*Programming CAWI: Not together with others*]

[*Programming: Only CAWI:*]

-1: I cannot/would prefer not to answer

°°FE

°°FA

F5

°°VA chx0400 °°VL COVID-19 – Managing finances during the pandemic

°°TEMPLATE (CAWI) Standard 1 (single response, vertical)

°°LAYOUT (PAPI) Scale, vertical

°°QUESTION **How would you say your household has made ends meet overall during the coronavirus crisis?**

[Graphics: Only PAPI] *Please select only one response.*

1: With great difficulty

2: With some difficulty

3: Fairly easily

4: Easily/without difficulty

[*Programming: Only CAWI:*]

-1: I cannot/would prefer not to answer

If 1 or 2 is selected, show F6, otherwise F7a.

°°FE

°°FA

F6

- °°VA chx0450a °°VL F6: COVID-19 – Dealing with financial trouble – Overdraw bank account
 °°VA chx0450b °°VL F6: COVID-19 – Dealing with financial trouble – Take out another loan at a bank
 °°VA chx0450c °°VL F6: COVID-19 – Dealing with financial trouble – Borrow money from friends or family
 °°VA chx0450d °°VL F6: COVID-19 – Dealing with financial trouble – Use savings
 °°VA chx0450e °°VL F6: COVID-19 – Dealing with financial trouble – Reduce expenses
 °°VA chx0450f °°VL F6: COVID-19 – Dealing with financial trouble – Other (please specify)
 °°VA chx0450s °°VL F6: COVID-19 – Dealing with financial trouble – Open-ended

°°TEMPLATE (CAWI) Standard 5 (multiple responses)

°°LAYOUT PAPI Scale, vertical

°°QUESTION **If you experienced financial trouble at some point during the coronavirus crisis, did your household then ...**

Please select all answers that apply.

- | | |
|--|--|
| <p>A: ... overdraw a bank account, i.e. make use of overdraft facilities?
 B: ... take out another loan at a bank?
 C: ... borrow money from family or friends?
 D: ... use savings?
 E: ... reduce expenses?
 F: ... do something else? (Please specify): °°OPEN-ENDED Text</p> | |
|--|--|

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

F7a

°°VA chx0500 °°VL F7a: COVID-19 – Monthly savings

°°TEMPLATE (CAWI) Standard 1 (single response, vertical)

°°LAYOUT PAPI Scale, vertical

°°QUESTION **Now we would like to ask you about your saving behaviour during the coronavirus crisis: Has your household had a certain amount of money left over in the past six months that you have been able to save or set aside?**

1: Yes	<i>[PAPI: If “Yes” is selected, show F7b. CAWI: If “Yes” is selected, show F7b on the same screen.]</i>
2: No, I/we did not save because there was no financial leeway to do so.	F8
3: No, I/we did not save because I/we did not want to.	F8
<i>[Programming: Only CAWI:]</i> -1: I cannot/would prefer not to answer	F8

F7b

°°VA chx0550 °°VL COVID-19 – Amount of monthly savings

°°TEMPLATE (CAWI) Standard 8 (open-ended numerical response followed by text designation)

°°QUESTION **What was the average amount per month?**

°°RANGE [0 TO 99999999] °°CHARACTERS 8 “euro”

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

F8

- °°VA dhi0305a °°VL F8: Reason for saving – Purchase of residential real estate
- °°VA dhi0305b °°VL F8: Reason for saving – Refurbishment/renovation of a property
- °°VA dhi0305c °°VL F8: Reason for saving – Major purchase (second property, furniture, vehicles, etc.)
- °°VA dhi0305d °°VL F8: Reason for saving – Business start-up or funding
- °°VA dhi0305e °°VL F8: Reason for saving – Investment in financial assets
- °°VA dhi0305f °°VL F8: Reason for saving – Safety net for emergencies
- °°VA dhi0305g °°VL F8: Reason for saving – Repayment of loans/debt
- °°VA dhi0305h °°VL F8: Reason for saving – Retirement provisions
- °°VA dhi0305i °°VL F8: Reason for saving – Holidays/travel
- °°VA dhi0305j °°VL F8: Reason for saving – Other (inheritance, education/support for children or grandchildren, etc.)

°°TEMPLATE (CAWI) Show items one after the other: Standard 1 (single response, vertical)

°°LAYOUT (PAPI) Matrix

°°QUESTION **People have different reasons for saving, even if they do not always save. How important to your household are the following reasons for saving?**

[Graphics PAPI:] Please select one response for each row.

- °°ITEM\$1 / A: Purchase of residential real estate
- °°ITEM\$2 / B: Refurbishment/renovation of a property
- °°ITEM\$3 / C: Major purchase (second property, furniture, vehicles, etc.)
- °°ITEM\$4 / D: Business start-up or funding
- °°ITEM\$5 / E: Investment in financial assets
- °°ITEM\$6 / F: Safety net for emergencies
- °°ITEM\$7 / G: Repayment of loans/debt
- °°ITEM\$8 / H: Retirement provisions
- °°ITEM\$9 / I: Holidays/travel
- °°ITEM\$10 / J: Other reasons (e.g. inheritance, support for children or grandchildren, etc.)

°°RESPONSE SCALE:

0: 0 Not at all important

1: 1

2: 2

3: 3

4: 4

5: 5

6: 6

7: 7

8: 8

9: 9

10: 10 Very important

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

F9

°°VA chi0100 °°VL F9: Development of total household net income in 2020

°°TEMPLATE (CAWI) Standard 1 (single response, vertical)

°°LAYOUT (PAPI) Vertical scale

°°QUESTION **Let's come back to your household income: Compared with 2019, how has your household's monthly net disposable income changed in 2020 thus far?**

Monthly net disposable income refers to the amount of income after deduction of taxes and social security contributions that is available to the entire household to cover expenditure.

- | | |
|--|--|
| <ul style="list-style-type: none"> 1: Household income decreased by more than 50% 2: Household income decreased by more than 25% 3: Household income decreased by more than 5% 4: Household income remained roughly unchanged 5: Household income increased by more than 5% 6: Household income increased by more than 25% 7: Household income increased by more than 50% | |
|--|--|

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°

°°FA

F10

°°VA chx0600a °°VL F10: COVID-19 – Financial support – One-time child bonus

°°VA chx0600b °°VL F10: COVID-19 – Financial support – Support for single parents

°°VA chx0600c °°VL F10: COVID-19 – Financial support – Continued payment of wages and salaries due to the closure of schools or childcare facilities

°°VA chx0600d °°VL F10: COVID-19 – Financial support – Emergency children's allowance

°°VA chx0600e °°VL F10: COVID-19 – Financial support – Short-time working benefits

°°VA chx0600f °°VL F10: COVID-19 – Financial support – Aid for SMEs, self-employed persons and freelancers

°°VA chx0600g °°VL F10: COVID-19 – Financial support – Basic allowance for job seekers (Hartz IV)

°°VA chx0600h °°VL F10: COVID-19 – Financial support – Other support

°°VA chx0600z °°VL F10: COVID-19 – Financial support – None of the above

°°TEMPLATE (CAWI) Standard 7 (multiple responses including residual category with open-ended response)

°°LAYOUT (PAPI) Scale, vertical

°°QUESTION **Has your household received support payments from the Federal Government as a result of the coronavirus crisis?**

Please select all answers that apply.

- | | |
|---|--|
| <p>A: Yes, a child bonus (€300 per child)</p> <p>B: Yes, support for single parents (income tax relief)</p> <p>C: Yes, continued payment of wages and salaries for parents due to the closure of schools and childcare facilities</p> <p>D: Yes, emergency children's allowance</p> <p>E: Yes, short-time working benefits</p> <p>F: Yes, emergency aid/bridging aid for small and medium-sized enterprises, individual self-employed persons and freelancers</p> <p>G: Yes, basic allowance for job seekers (Hartz IV)</p> <p>H: Yes, other</p> <p>Z/98: No, none of the above <i>[Programming CAWI: Not together with others]</i></p> | |
|---|--|

°°FE

°°FA

F11

°°VA chi0200 °°VL F11: Expected development of household net income

°°TEMPLATE (CAWI) Standard 1 (single response, vertical)

°°LAYOUT (PAPI) Scale, vertical

°°QUESTION **If you think about the next 12 months: How do you think your household's monthly net disposable income will develop over this time period?**

Monthly net disposable income refers to the amount of income after deduction of taxes and social security contributions that is available to the entire household to cover expenditure.

- | | |
|--|--|
| <p>1: Household income will decrease by more than 50%</p> <p>2: Household income will decrease by more than 25%</p> <p>3: Household income will decrease by more than 5%</p> <p>4: Household income will remain roughly unchanged</p> <p>5: Household income will increase by more than 5%</p> <p>6: Household income will increase by more than 25%</p> <p>7: Household income will increase by more than 50%</p> | |
|--|--|

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

F12

°°VA dhi0600 °°VL F12: Estimated total household monthly net income

°°TEMPLATE (CAWI) Standard 8 (open-ended numeric response followed by text designation)

°°QUESTION **And currently: What do you estimate your household's total monthly net disposable income to be at present?**

°°RANGE [0 TO 99999999] °°CHARACTERS 8 "euro"

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

F13

°°VA chy0670a °°VL F13: Distribution of acquaintances' household monthly net income – less than €1,500

°°VA chy0670b °°VL F13: Distribution of acquaintances' household monthly net income – €1,500 to less than €2,000

°°VA chy0670c °°VL F13: Distribution of acquaintances' household monthly net income – €2,000 to less than €2,500

°°VA chy0670d °°VL F13: Distribution of acquaintances' household monthly net income – €2,500 to less than €3,000

°°VA chy0670e °°VL F13: Distribution of acquaintances' household monthly net income – €3,000 to less than €4,000

°°VA chy0670f °°VL F13: Distribution of acquaintances' household monthly net income – €4,000 to less than €5,000

°°VA chy0670g °°VL F13: Distribution of acquaintances' household monthly net income – €5,000 or more

°°TEMPLATE (CAWI) Standard 9 (open-ended numeric response from matrix)

°°QUESTION **One last question on the topic of income: Think about your acquaintances and their household's monthly net income. In your estimation, what proportion of your acquaintances fall within each of the income categories listed below?***Please respond using values from 0% to 100%. "0%" means that none of your acquaintances fall within that category, "45%" means around half, and "90%" means that almost all of your acquaintances fall within that category.*

A: Less than €1,500: °°RANGE [0 TO 100] °°CHARACTERS 3 "%"

B: €1,500 to less than €2,000: °°RANGE [0 TO 100] °°CHARACTERS 3 "%"

C: €2,000 to less than €2,500: °°RANGE [0 TO 100] °°CHARACTERS 3 "%"

D: €2,500 to less than €3,000: °°RANGE [0 TO 100] °°CHARACTERS 3 "%"

E: €3,000 to less than €4,000: °°RANGE [0 TO 100] °°CHARACTERS 3 "%"

F: €4,000 to less than €5,000: °°RANGE [0 TO 100] °°CHARACTERS 3 "%"

G: €5,000 or more: °°RANGE [0 TO 100] °°CHARACTERS 3 “%”

Total: 100%

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

F14

°°VA hi0220 °°VL F14: Household's total monthly expenditure

°°TEMPLATE (CAWI) Standard 8 (open-ended numeric response followed by text designation)

°°QUESTION **Now we would like to ask you about consumption expenditure: Roughly how much does your household typically spend in total per month on consumer goods and services?**

This includes money spent on food and beverages consumed at home and outside of the home, utilities, fees, recreational activities such as the cinema or concerts, clothing, childcare or supervision/care of household members, etc.

Please do not include rent, taxes, financial payments (e.g. loan repayments, insurance premiums etc.) or major purchases (e.g. valuables, cars, large household appliances or furniture).

°°RANGE [0 TO 99999999] °°CHARACTERS 8 “euro”

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

F15a

°°VA chi0300 °°VL F15a: Expected expenditure compared with income

°°TEMPLATE (CAWI) Standard 1 (single response, vertical)

°°LAYOUT (PAPI) Scale, vertical

°°QUESTION **If you think about the next 12 months: Do you expect your normal household expenditure to be higher, lower or roughly the same as your household net income?**

[Graphics: only PAPI] *Please select only one response.*

1: Normal expenditure will be higher than household income. 2: Normal expenditure will be roughly the same as household income. 3: Normal expenditure will be lower than household income. <i>[Programming: Only CAWI:]</i> -1: I cannot/would prefer not to answer	If 1 is selected, continue with F15b, otherwise F16.
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°°FE

°°FA

F15b

°°VA chi0350 °°VL F15b: Extra source of income to meet expenses

°°TEMPLATE (CAWI) Standard 1 (single response, vertical)

°°LAYOUT (PAPI) Scale, vertical

°°QUESTION **And if your normal household expenditure were higher than your household net income – how would you deal with this?**

[Graphic designer: only PAPI] *Please select only one response.*

1: My household can borrow money from relatives or friends if necessary. 2: My household can draw on savings or sell assets if necessary. 3: My household can take out a loan if necessary. 4: My household is probably unable to borrow money or take out a loan. <i>[Programming: Only CAWI:]</i> -1: I cannot/would prefer not to answer	
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°°FE

°°FA

F16

°°VA dhb0200a °°VL F16: Ownership of HMR

°°TEMPLATE (CAWI) Standard 1 (single response, vertical)

°°QUESTION **Now we would like to ask you about your living arrangements:
Do you or your household own the house or apartment you live in?**

1: Yes	F17
2: No	F18
<i>[Programming: Only CAWI:]</i> -1: I cannot/would prefer not to answer	F19

°°FE

°°FA

F17

°°VA hb0900 °°VL F17: Owner – Estimated current value of HMR

°°TEMPLATE (CAWI) Standard 8 (open-ended numeric response followed by text designation)

°°QUESTION **If your household were to sell this residential property today, i.e. the apartment or house including the plot of land, how much do you think your household could sell it for?**

°°RANGE [0 TO 99999998] °°CHARACTERS 8 "euro" <i>[Programming: Only CAWI:]</i> -1: I cannot/would prefer not to answer	continue with F19
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°°FE

°°FA

F18

°°VA dhb0300 °°VL F18: Renter – Estimated base rent

°°TEMPLATE (CAWI) Standard 8 (open-ended numeric response followed by text designation)

°°QUESTION **What is your current monthly base rent?**

Do not include ancillary costs, such as heating, electricity, etc.

°°RANGE [0 TO 999999] °°CHARACTERS 6 "euro"

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

F19

°°VA hb0100 °°VL F19: Size of HMR in square metres

°°TEMPLATE (CAWI) Standard 8 (open-ended numeric response followed by text designation)

°°QUESTION **How large is the living area of your household's main residence?**

Please enter only the living area itself here.

°°RANGE [0 TO 99999] °°CHARACTERS 5 "square metres"

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

F20

°°VA hb2400 °°VL F20: Ownership of other real estate

°°TEMPLATE (CAWI) Standard 1 (single response, vertical)

°°QUESTION **Does your household own other residential real estate, buildings or plots of land in Germany or abroad?**

Please do not include your household's main residence.

1: Yes

F21

2: No

F23a

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

F23a

°°FE

°°FA

F21

°°VA dhb6005a °°VL F21: Type of other real estate – Single-family house or apartment, holiday home, terraced house

°°VA dhb605b °°VL F21: Type of other real estate – Multifamily house/apartment building

°°VA dhb6005c °°VL F21: Type of other real estate – Building land/plot of land

°°VA dhb6005d °°VL F21: Type of other real estate – Garage

°°VA dhb6005e °°VL F21: Type of other real estate – Agricultural land

°°VA dhb6005f °°VL F21: Type of other real estate – Other building or property

°°TEMPLATE (CAWI) Standard 5 (multiple responses)

°°LAYOUT (PAPI) Scale, vertical

°°QUESTION **What type(s) of property are they?**

Please select all answers that apply.

A: Single-family house/terraced house/apartment/holiday apartment/holiday house

B: Multifamily house/apartment building

C: Building land/plot of land/forest/garden/field/agricultural land

D: Garage

E: Agricultural holding

F: Other building or plot of land

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

F22

°°VA hb2805 °°VL F22: Estimated value of other real estate

°°TEMPLATE (CAWI) Standard 8 (open-ended numeric response followed by text designation)

°°QUESTION **If your household were to sell these other properties today, how much do you think your household could sell them for?**

If your household owns several properties, please provide the price of all of its properties combined.

°°RANGE [0 TO 99999999] °°CHARACTERS 8 "euro"

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

F23a

°°VA dhb2400 °°VL F23a: Loans collateralised with real estate – HMR

°°VA dhb2500 °°VL F23a: Loans collateralised with real estate – Other real estate

°°TEMPLATE (CAWI) Standard 1 (single response, vertical) Please show the two questions one below the other on one screen with the corresponding sub-headings “Household’s main residence” and “Other real estate property”

°°QUESTION **This question is about liabilities that are secured by land charges. Does your household have outstanding loans backed by real estate collateral, e.g. your household’s main residence or other real estate property?**

[Graphics: Only PAPI:] *Please select an answer in both rows.*

A: Household’s main residence

B: Other real estate property

1: Yes	[PAPI: If “Yes” is selected, show F23b CAWI: if A = 1 or B = 1, then F23b, otherwise F24
2: No	F24
[Programming: Only CAWI:] -1: I cannot/would prefer not to answer	F24

°°FE

°°FA

F23b

°°VA hb1705 °°VL F23b: Outstanding loan balance – HMR

°°VA hb3705 °°VL F23b: Outstanding loan balance – Other real estate

°°TEMPLATE (CAWI) Standard 8 (open-ended numeric response followed by text designation) Please show the two questions one below the other on one screen with the corresponding sub-headings “Household’s main residence” and “Other real estate property”

°°QUESTION **What is the outstanding balance on this loan?**

[Programming: CAWI only: if F23a = A = 1] A: Household's main residence
 [Programming: CAWI only: if F23a = B = 1] B: Other real estate property

°°RANGE [0 TO 99999999] °°CHARACTERS 8 "euro"

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

F24

°°VA chb0270 °°VL F24: Estimated ownership rate among acquaintances

°°TEMPLATE (CAWI) Standard 2 (single response, horizontal)

°°LAYOUT (PAPI) Scale, horizontal

°°QUESTION **Now think about your acquaintances. What percentage of your acquaintances do you think own the house or apartment they live in?**

[Graphic designer: only PAPI] *Please select only one response.*

- 1: Between 0% and less than 20%
- 2: Between 20% and less than 40%
- 3: Between 40% and less than 60%
- 4: Between 60% and less than 80%
- 5: Between 80% and less than 100%

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

Now we would like to ask you about current topics and developments.

°°FA

F25

°°VA cpy0100a °°VL F25: Information sources – Traditional media (TV, radio, newspaper)

°°VA cpy0100b °°VL F25: Information sources – Social media, blogs, podcasts

°°VA cpy0100c °°VL F25: Information sources – Online presence of government, public authorities

°°VA cpy0100d °°VL F25: Information sources – Friends, family, colleagues

°°TEMPLATE (CAWI) Show items one after the other: Standard 1 (single response, vertical)

°°LAYOUT (PAPI) Matrix

°°QUESTION **How often do you use the following sources of information?**

[Graphics PAPI:] Please select one response for each row.

°°ITEM\$1 / A: Traditional media (TV, radio, newspapers)

°°ITEM\$2 / B: Social media, podcasts, blogs

°°ITEM\$3 / C: Online sources provided by ministries, authorities and the government

°°ITEM\$4 / D: Friends, family, colleagues

°°ANSWER SCALE:

1: Never

2: Very rarely

3: Rarely

4: Often

5: Very often

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

F26

°°VA cpy0200a °°VL F26: Opinion on political developments – Climate change

°°VA cpy0200b °°VL F26: Opinion on political developments – Coronavirus pandemic

°°VA cpy0200c °°VL F26: Opinion on political developments – Refugees

°°VA cpy0200d °°VL F26: Opinion on political developments – Economic situation in Germany

°°VA cpy0200e °°VL F26: Opinion on political developments – Economic situation in EU

°°VA cpy0200f °°VL F26: Opinion on political developments – Brexit

°°TEMPLATE (CAWI) Show items one after the other: Standard 1 (single response, vertical)

°°LAYOUT (PAPI) Matrix

°°QUESTION **To what extent do you think the following developments are a problem at present? Please respond using values from “0” to “10”. “0” means “currently not a problem at all” and “10” means “currently an extremely serious problem”.**

[Graphics PAPI:] Please select one response for each row.

- °°ITEM\$1 / A: Climate change
- °°ITEM\$2 / B: Coronavirus pandemic
- °°ITEM\$3 / C: Influx of refugees from crisis regions
- °°ITEM\$5 / D: Economic situation in Germany
- °°ITEM\$6 / E: Economic situation in the EU
- °°ITEM\$7 / F: Brexit

°°ANSWER SCALE:

0: 0 Not a problem at all

1: 1

2: 2

3: 3

4: 4

5: 5

6: 6

7: 7

8: 8

9: 9

10: 10 An extremely serious problem

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

F27

- °°VA cpy0300a °°VL F27: Climate change action – Alternatives to car travel
- °°VA cpy0300b °°VL F27: Climate change action – Reduce household’s energy consumption
- °°VA cpy0300c °°VL F27: Climate change action – Buy local and seasonal products
- °°VA cpy0300d °°VL F27: Climate change action – Reduce waste and recycle
- °°VA cpy0300e °°VL F27: Climate change action – Consider CO₂ emissions when travelling
- °°VA cpy0300f °°VL F27: Climate change action – Avoid buying non-essential items
- °°VA cpy0300g °°VL F27: Climate change action – Eat less meat
- °°VA cpy0300h °°VL F27: Climate change action – Invest in sustainable funds/shares
- °°VA cpy0300i °°VL F27: Climate change action – Other

°°TEMPLATE (CAWI) Show items one after the other: Standard 1 (single response, vertical)

°°LAYOUT (PAPI) Matrix

°°QUESTION **And now another question about climate change. Have you personally done one or more of the following things to protect the climate over the past six months?**

[Graphics PAPI:] Please select a response for each row.

°°ITEM\$1: Made regular use of environmentally friendly alternatives to driving your own car

(e.g. public transport, cycling, walking or car sharing)

°°ITEM\$2: Reduced your household's energy consumption

°°ITEM\$3: Bought seasonal and locally produced food products whenever possible

°°ITEM\$4: Tried to reduce your waste and regularly separate recyclables

°°ITEM\$5: Took into account the carbon footprint of the mode of transport when making plans for holidays or other long-distance travel

°°ITEM\$6: Avoided buying new items that are not absolutely essential (fashionable clothes, items of furniture, etc.)

°°ITEM\$7: Tried to eat less meat

°°ITEM\$8: Invested in sustainable and/or environmentally friendly funds/securities

°°ITEM\$9: Other

°°RESPONSE SCALE:

1: Yes

2: No

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

The next three questions ask about how you perceive yourself.

°°FA

F28

°°VA zi103 °°VL F28: Self-perception – Risk

°°TEMPLATE (CAWI) Standard 2 (single response, horizontal)

°°LAYOUT (PAPI) Scale, horizontal

°°QUESTION **Would you say that you are generally willing to take risks or do you try to avoid them?**

[Graphics: Only PAPI] Please select only one response.

0: 0 Very risk averse

1: 1

2: 2

3: 3

4: 4

5: 5

6: 6

7: 7

8: 8 9: 9 10: 10 Not at all risk averse <i>[Programming: Only CAWI:]</i> -1: I cannot/would prefer not to answer	
--	--

°°FE

FA

F29

°°VA zi105 °°VL F29: Self-perception – Patience

°°TEMPLATE (CAWI) Standard 2 (single response, horizontal)

°°LAYOUT (PAPI) Scale, horizontal

°°QUESTION **Would you say that you are generally a patient person or do you tend to be impatient?***[Graphics: Only PAPI] Please select only one response.*

0: 0 Very patient 1: 1 2: 2 3: 3 4: 4 5: 5 6: 6 7: 7 8: 8 9: 9 10: 10 Very impatient <i>[Programming: Only CAWI:]</i> -1: I cannot/would prefer not to answer	
---	--

°°FE

FA

F30

°°VA cpy0400a °°VL F30: Self-perception – Opinion others have of me matters

°°VA cpy0400b °°VL F30: Self-perception – Importance of owning a house among peers

°°VA cpy0400c °°VL F30: Self-perception – I manage the finances in my household

°°VA cpy0400d °°VL F30: Self-perception – I spend more money than my peers

°°VA cpy0400e °°VL F30: Self-perception – Importance of own social status

°°TEMPLATE (CAWI) Show items one after the other: Standard 1 (single response, vertical)

°°LAYOUT (PAPI) Matrix

°°QUESTION **From a personal perspective, to what extent do you agree with the following statements?***[Graphics PAPI:] Please select a response for each row.*

- °°ITEM\$1 / A: It is important to me what others think of me.
- °°ITEM\$2 / B: Owning your own home is important among my peer group.
- °°ITEM\$3 / C: I manage my household's finances.
- °°ITEM\$4 / D: I spend more money than most of my close acquaintances.
- °°ITEM\$5 / E: My social status is important to me.

°°RESPONSE SCALE:

- 1: 1 Strongly disagree
- 2: 2
- 3: 3
- 4: 4
- 5: 5 Strongly agree

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

FA

In terms of gaining a better understanding of your financial situation, wealth is an important factor alongside income. The following questions are about your household's net wealth. Net wealth is the value of everything belonging to the members of your household (real estate, financial assets such as shares, savings accounts, etc.) less all debt and liabilities.

°°FE

FA

F31

°°VA dhi0700 °°VL F31: Estimated total household net wealth

°°TEMPLATE (CAWI) Standard 8 (open-ended numeric response followed by text designation)

°°QUESTION **What do you estimate the net wealth of your household to be?**

°°RANGE [0 TO 99999999] °°CHARACTERS 8 "euro"

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

FA

F32

°°VA dhi0750 °°VL F32: Estimated household net wealth position

°°TEMPLATE (CAWI) Standard 2 (single response, horizontal)

°°LAYOUT (PAPI) Scale, horizontal

°°QUESTION **Thinking about your household's net wealth, where do you think your household lies in terms of Germany's wealth distribution?**

Please allocate your household to one of the categories from 1 to 10, where "1" means the bottom 10 percent and "10" means the top 10 percent of net wealth in Germany.

[Graphics: Only PAPI] *Please select only one response.*

- 1: 1 Bottom 10% of net wealth
- 2: 2
- 3: 3
- 4: 4
- 5: 5
- 6: 6
- 7: 7
- 8: 8
- 9: 9
- 10: 10 Top 10% of net wealth

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

FA

F33

°°VA cpf0330a °°VL F33: Private pension plans – Ownership

°°VA cpf0330b °°VL F33: Private pension plans – Current balance

°°VA cpf0320a °°VL F33: Occupational pension plans – Ownership

°°VA cpf0320b °°VL F33: Occupational pension plans – Current balance

°°TEMPLATE (CAWI) [CAWI: Show items one after the other. If “Yes” to F33a, follow up with F33b directly afterwards.

Default code for all variables: “-1: I cannot/would prefer not to answer”]

°°LAYOUT (PAPI)

°°QUESTION **Moving on to some questions about retirement provision: Do you or a member of your household own any of the following retirement provision products from which you are not yet receiving payments?**

	F33a	F33b
	°°TEMPLATE (CAWI) Standard 1	°°TEMPLATE (CAWI) Standard 8
[Graphics: Only PAPI] Please provide all applicable answers <u>in each row</u> .	[Graphics: Only PAPI] Owned by household	[Graphics: Only PAPI] Current balance [Programming: Only CAWI] And how high is the current balance of these retirement provision products? <i>If you have several policies of the same type, please enter the combined total balance.</i>
°°ITEM\$1: Private pension plan and/or private life insurance (e.g. traditional and unit-linked endowment policies, not pure term life insurance plans or direct insurance policies concluded by your employer)	1: Yes --> 2: No	°°RANGE [0 TO 99999999] °°CHARACTERS 8 “euro”
°°ITEM\$2: Occupational life insurance plan (e.g. direct insurance), other occupational retirement provision (e.g. occupational pensions from pension or employee benefit funds and direct commitments as well as supplementary pension funds for public sector employees; including from previous employment)	1. Yes -----> 2: No [Graphics: Continue as with line 1]	°°RANGE [0 TO 99999999] °°CHARACTERS 8 “euro”

°°FE

FA

F34

°°VA chb4600a °°VL F34: Vehicles – Ownership

°°VA chb4600b °°VL F34: Vehicles – Current value

°°VA hb4700 °°VL F34: Other valuables – Ownership

°°VA hb4710 °°VL F34: Other valuables – Current value

°°TEMPLATE (CAWI) *[Programming CAWI: Show items one after the other. If “Yes” in F34a, follow up directly with F34b. Default code for all variables: “-1: I cannot/would prefer not to answer”]*

°°LAYOUT (PAPI)

°°QUESTION **Does your household own any of the following assets or vehicles?**

	<i>F34a</i>	<i>F34b</i>	
	°°TEMPLATE (CAWI) Standard 1	°°TEMPLATE (CAWI) Standard 8	
	[Graphic designer: only PAPI] Owned by household	[Graphics: Only PAPI] Amount it would sell for if sold [Programming: Only CAWI]: And if you were to sell these assets, how much do you think they would sell for?	
[Graphics: Only PAPI] <i>Please provide all applicable answers in each row.</i>			
°°ITEM\$1: Car, truck, motorbike, motorhome, boat, high-value bicycle, etc.	1: Yes ----> 2: No ↓	°°RANGE [0 TO 99999999] °°CHARACTERS 8 “euro”->	
°°ITEM\$2: Works of art, antiques, valuable jewellery, etc.	1: Yes ----> 2: No ↓ [Graphics: Continue as with line 1]	°°RANGE [0 TO 99999999] °°CHARACTERS 8 “euro”->	

°°FE

FA

F35

°°VA chd0101a °°VL F35: Current account – Ownership

°°VA chd0101b °°VL F35: Current account – Current balance

°°VA chd0101c °°VL F35: Current account – Development over past 12 months

°°VA chd0102a °°VL F35: Savings account – Ownership

°°VA chd0102b °°VL F35: Savings account – Current balance

°°VA chd0101c °°VL F35: Savings account – Development over past 12 months

°°VA chd0103a °°VL F35: Mutual funds – Ownership

°°VA chd0103b °°VL F35: Mutual funds – Current value

°°VA chd0103c °°VL F35: Mutual funds – Development over past 12 months

°°VA chd0104a °°VL F35: Bonds – Ownership

°°VA chd0104b °°VL F35: Bonds – Current value

°°VA chd0104c °°VL F35: Bonds – Development over past 12 months

°°VA chd0105a °°VL F35: Bonds – Ownership

°°VA chd0105b °°VL F35: Shares – Current value

°°VA chd0105c °°VL F35: Shares – Development over past 12 months

°°VA chd0106a °°VL F35: Money owed to household – ownership

°°VA chd0106a °°VL F35: Money owed to household – Current amount

°°VA chd0106c °°VL F35: Money owed to household – Development over past 12 months

°°VA chd0107a °°VL F35: Other financial assets – Ownership

°°VA chd0107b °°VL F35: Other financial assets – Current value

°°VA chd0107c °°VL F35: Other financial assets – Development over past 12 months

°°TEMPLATE (CAWI) *[Programming CAWI: Show items one after the other. If “Yes” to F35a, follow up directly with F35b and F35c. Default code for all variables: “-1: I cannot/would prefer not to answer”]*

°°LAYOUT (PAPI)

°°QUESTION **Does your household own any of the following financial assets or investments?**

	<i>F35a</i>	<i>F35b</i>	<i>F35c</i>
	°°TEMPLATE (CAWI) Standard 1	°°TEMPLATE (CAWI) Standard 8	°°TEMPLATE (CAWI) Standard 1
	[Graphic designer: only PAPI] Owned by household	[Graphics: Only PAPI] Current value in euro [Programming: Only CAWI]: And what is the current value in euro?	[Graphics: Only PAPI] Change over the last 12 months [Programming: Only CAWI]: And how has the value changed over the last 12 months?

[Graphics: Only PAPI] Please provide all applicable answers in each row.			1: Decreased	2: Stayed the same	3: Increased	
°°ITEM\$1: Current account	1: Yes ---- > 2: No ↓	°°RANGE [0 TO 99999999] °°CHARACTERS 8 "euro"->				
°°ITEM\$2: Savings account/fixed-term deposit account/instant access savings account/home loan savings agreement	[Graphics: Continue as with line 1] °°RANGE [0 TO 99999999]] °°CHARACTERS 8 "euro"->					
°°ITEM\$3: Mutual funds	1: Yes 2: No	°°RANGE [0 TO 99999999] °°CHARACTERS 8 "euro"->				
°°ITEM\$4: Bonds		°°RANGE [0 TO 99999999] °°CHARACTERS 8 "euro"->				
°°ITEM\$5: Listed shares	1: Yes 2: No	°°RANGE [0 TO 99999999] °°CHARACTERS 8 "euro"->				
°°ITEM\$6: Money owed to your household by others	1: Yes 2: No	°°RANGE [0 TO 99999999] °°CHARACTERS 8 "euro"->				
°°ITEM\$7: FORMER F28A Other financial assets (e.g. silent participating interests in enterprises, shares in cooperatives, precious metals futures, options, certificates, other securities)	1: Yes 2: No	°°RANGE [0 TO 99999999] °°CHARACTERS 8 "euro"->				

°°FE

FA

F36

- °°VA cpy0500a °°VL F36: Fintech – Online banking
- °°VA cpy0500b °°VL F36: Fintech – Online brokerage
- °°VA cpy0500c °°VL F36: Fintech – Credit platforms
- °°VA cpy0500d °°VL F36: Fintech – Robo-advisers

°°TEMPLATE (CAWI) Show items one after the other: Standard 1 (single response, vertical)
 °°LAYOUT (PAPI) Matrix

°°QUESTION **Now we would like to ask about new financial services. Which of the following online financial services are you familiar with and how frequently do you use them?**

[Graphics PAPI:] Please select a response in each row.

-
- °°ITEM\$1 / A: Online banking services
 - °°ITEM\$2 / B: Online brokerage services
 - °°ITEM\$3 / C: Online credit platforms (Check24, easyCredit, SMAVA, etc.)
 - °°ITEM\$4 / D: Robo-advisers

°°RESPONSE SCALE:

- 1: I am not familiar with these services.
- 2: I am familiar with these services but have never used them.
- 3: I have used these services before but do not use them at the moment.
- 4: I currently use these services rarely.
- 5: I currently use these services frequently.

[Programming: Only CAWI:]

- 1: I cannot/would prefer not to answer
-

°°FE

FA

F37

°°VA cpy0600 °°VL F37: Internet usage

°°TEMPLATE (CAWI) Standard 2 (single response, horizontal)

°°LAYOUT (PAPI) Scale, horizontal

°°QUESTION **And, over the past three months, how often have you used the internet for private purposes?**[Graphics: Only PAPI] *Please select only one response.*

- | | |
|--|--|
| 1: Several times a day
2: Once a day
3: Several times a week
4: Once a week
5: Two or three times a month
6: Fewer than two or three times a month
7: Not at all
8: I do not have internet access | |
|--|--|

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

FA

F38a

°°VA chd0800a °°VL F38a: Business ownership

°°TEMPLATE (CAWI) Standard 1 (single response, vertical)

°°QUESTION **Does your household own any business assets, i.e. shares in an enterprise or undertaking in which you or another member of your household play an active managing role, e.g. law firm, practice, limited liability company, or agricultural or forestry holding)?***This does not include listed shares, funds, shares in cooperatives or silent participating interests.*

1: Yes

1: Yes	[PAPI: If "Yes" is selected, show F32b. CAWI: If "Yes" is selected, show F38b on the same screen]
2: No	
<i>[Programming: Only CAWI:]</i> -1: I cannot/would prefer not to answer	F33

2: No

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

F33

°°FE

FA

F38b

°°VA chd0800b °°VL F38b: Estimated business value

°°TEMPLATE (CAWI) Standard 8 (open-ended numeric response followed by text designation)

°°QUESTION **What is the value of those business assets less any liabilities?**

°°RANGE [0 TO 99999999] °°CHARACTERS 8 "euro"

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

FA

F39

°°VA chc0101a °°VL F39: Credit card debt/overdraft – Ownership

°°VA chc0101b °°VL F39: Credit card debt/overdraft – Outstanding debt

°°VA chc0102a °°VL F39: Consumer credit – Ownership

°°VA chc0102b °°VL F39: Consumer credit – Outstanding debt

°°VA chc0103a °°VL F39: Education loan – Ownership

°°VA chc0103b °°VL F39: Education loan – Outstanding debt

°°VA chc0104a °°VL F39: other Unsecured loan – Ownership

°°VA chc0104b °°VL F39: other Unsecured loan – Outstanding debt

°°VA chc0105a °°VL F39: Unpaid invoice – Ownership

°°VA chc0105b °°VL F39: Unpaid invoice – Outstanding debt

°°TEMPLATE (CAWI) *[CAWI: Show items one after the other. If "Yes" in F39a, then ask F39b directly afterwards; default code for all variables: "-1: I cannot/would prefer not to answer"]*

°°LAYOUT (PAPI)

°°QUESTION **This question is about liabilities that are not secured by land charges: Apart from mortgages for real estate property, does your household have any other outstanding unsecured debt?***Please do not include loans for real estate.**[Graphics: Only PAPI] Please provide all applicable answers in each row.*

	F39a	F39b

	°°TEMPLATE (CAWI) Standard 1	°°TEMPLATE (CAWI) Standard 8
	[Graphics: Only PAPI] Household has this kind of debt	[Graphics: Only PAPI] Amount of outstanding debt [Programming: Only CAWI] And how much of this debt is still outstanding?
°°ITEM\$1: Credit card debt/overdraft	1: Yes ----> 2: No	°°RANGE [0 TO 99999999] °°CHARACTERS 8 "euro"
°°ITEM\$2: Consumer loan/instalment loan (e.g. for car, holiday)	1: Yes 2: No	°°RANGE [0 TO 99999999] °°CHARACTERS 8 "euro"
°°ITEM\$3: Student loan/education loan	1: Yes 2: No	°°RANGE [0 TO 99999999] °°CHARACTERS 8 "euro"
°°ITEM\$4: Other loans (from friends, family, employer)	1: Yes 2: No	°°RANGE [0 TO 99999999] °°CHARACTERS 8 "euro"
°°ITEM\$5: Unpaid invoices	1: Yes 2: No	°°RANGE [0 TO 99999999] °°CHARACTERS 8 "euro"

°°FE

°°FA

F40

°°VA zi101 °°VL F40: Life satisfaction

°°TEMPLATE (CAWI) Standard 2 (single response, horizontal)

°°LAYOUT (PAPI) Scale, horizontal

°°QUESTION **Now two questions about you personally: How satisfied are you currently with your life in general?**

[Graphics: Only PAPI] *Please select only one response.*

0: 0 Completely unsatisfied 1: 1 2: 2 3: 3 4: 4 5: 5 6: 6 7: 7 8: 8 9: 9 10: 10 Completely satisfied [Programming: Only CAWI:] -1: I cannot/would prefer not to answer	
--	--

°°FA

F41

°°VA czi106 °°VL F41: Happiness

°°TEMPLATE (CAWI) Standard 2 (single response, horizontal)

°°LAYOUT (PAPI) Scale, horizontal

°°QUESTION How happy do you feel at the moment?

[Graphics: Only PAPI] *Please select only one response.*

0: 0 Completely unhappy

1: 1

2: 2

3: 3

4: 4

5: 5

6: 6

7: 7

8: 8

9: 9

10: 10 Completely happy

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

We would now like to find out a little bit about the composition of your household.

°°FA

F42

°°VA anzhm °°VL F42: Number of household members

°°TEMPLATE (CAWI) Standard 8 (open-ended numeric response followed by text designation)

°°QUESTION **How many persons currently live in your household, including yourself?**[Graphics: Only PAPI] *Please enter the number of persons.*

°°RANGE [0 TO 20] °°CHARACTERS 2 "Number of persons in the household"

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

[Graphics: Only PAPI] F43 Household matrix

°°QUESTION (PAPI) The next page contains questions on the individual members of your household. Please complete one column in the following table for each member of your household. Please start with yourself. For all other persons in your household, first enter their first name (or just an initial) and mark the relevant characteristics.

[Graphics: Only PAPI] *For each question, please mark an answer for each person.*

	You yourself	2nd person in household	3rd person in household	...
Please enter the first name (or initial) for each member of your household.	_____	_____	_____	
What is the person's gender?				
1: Male.....	X	X	X	
2: Female.....	X	X	X	
3: Other.....	X	X	X	
In which month was the person born?	--	--	--	
In which year was the person born?	----	----	----	
Month.....				
Year.....				
What is this person's relationship to you?				
1: Spouse.....		X	X	
2: Partner.....		X	X	
3: Parent.....		X	X	
4: Child.....		X	X	
6: Partner of a parent.....		X	X	
8: Child of partner.....		X	X	
9: Sibling.....		X	X	
10: Other relationship.....				
.....				
What is this person's marital status?				
1: Single.....	X	X	X	
2: Divorced.....	X	X	X	
3: Widowed.....	X	X	X	
4: Married and living with spouse.....	X	X	X	
5: Married and living separately.....	X	X	X	
6: In a registered same-sex partnership, living together.....	X	X	X	
7: In a registered same-sex partnership, living separately.....	X	X	X	
What is this person's highest level of educational attainment?				
1: School leaving certificate.....				
2: Completed vocational training.....	X	X	X	
3: Completed bachelor's degree/master craftsman training.....	X	X	X	
4: Master's degree (or equivalent) or higher.....	X	X	X	
5: No school leaving certificate.....	X	X	X	
.....	X	X	X	
What is this person's current employment situation?				
1: Full-time employment (including apprenticeship).....	X	X	X	
2: Part-time employment/pre-retirement part-time work.....	X	X	X	
3: Marginal or irregular employment.....	X	X	X	
4: Short-time work.....	X	X	X	

5: Maternity leave/parental leave/longer-term sick leave/other leave.....	X	X	X
6: Unemployed.....	X	X	X
7: School/university or unpaid internship.....	X	X	X
8: Retiree or pensioner.....			
9: Early retirement or pre-retirement leave (including unfit for work or reduced ability to work).....	X	X	X
10: Military service/Federal volunteer service/voluntary year....	X	X	X
11: Homemaker.....	X	X	X
12: Other form of non-employment.....	X	X	X
12: Other			

°°FE

°°FA

[Programming: Only CAWI] F43a Household matrix A

°°QUESTION Now we would like to ask you a few more details about yourself.

°°TEMPLATE (CAWI) Please show all the questions relating to the person (F43a_1 to F43a_5) on one screen.

°°FE

°°FA

[Programming: Only CAWI] F43a_1

°°VA ra0200 °°VL Gender

°°TEMPLATE (CAWI) Standard 2 (single response, horizontal)

°°QUESTION What is your gender?

1: Male 2: Female 3: Other <i>[Programming: Only CAWI:]</i> -1: I cannot/would prefer not to answer	
---	--

°°FE

°°FA

[Prog: Only CAWI] F43a_1

°°VA dpe9050a °°VL Year of birth

°°VA dpe9050b °°VL Month of birth

°°TEMPLATE (CAWI) Standard 8 (open-ended numeric response followed by text designation)

°°QUESTION In which month and year were you born?

°°RANGE [0 TO 20] °°CHARACTERS 2 "Month"

°°RANGE [0 TO 2020] °°CHARACTERS 4 "Year"

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

[Programming: Only CAWI] F43a_3

°°VA dpa0100 °°VL Marital status

°°TEMPLATE (CAWI) Standard 2 (single response, horizontal)

°°QUESTION What is your marital status?

- 1: Single
- 2: Divorced
- 3: Widowed
- 4: Married and living with spouse
- 5: Married and living separately
- 6: In a registered same-sex partnership, living together
- 7: In a registered same-sex partnership, living separately

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

[Prog: Only CAWI] F43a_4

°°VA dpa0405 °°VL Education

°°TEMPLATE (CAWI) Standard 2 (single response, horizontal)

°°QUESTION What is your highest level of educational attainment?

- 1: School leaving certificate
- 2: Completed vocational training
- 3: Completed bachelor's degree/master craftsman training
- 4: Master's degree (or equivalent) or higher
- 5: No school leaving certificate

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

[Programming: Only CAWI] F43a_5

°°VA dpe0100a °°VL Current employment situation

°°TEMPLATE (CAWI) Standard 2 (single response, horizontal)

°°QUESTION What is your current employment situation?

- | | |
|--|--|
| <ul style="list-style-type: none"> 1: Full-time employment (including apprenticeship) 2: Part-time employment/pre-retirement part-time work 3: Marginal or irregular employment 4: Short-time work 5: Maternity leave/parental leave/longer-term sick leave/other leave 6: Unemployed 7: At school, university, in an unpaid internship 8: Retiree or pensioner 9: Retired early or on preretirement leave (including unfit for work or reduced ability to work) 10: Military service/Federal volunteer service/voluntary year 11: Homemaker 12: Other form of non-employment 12: Other | |
|--|--|

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

[Programming: Only CAWI and only if F42>1] F43b Household matrix B

°°QUESTION There are now a few remaining questions on individual members of your household. For each person, first enter their first name (or just an initial) and mark the relevant characteristics. You stated that you live with <F42-1> persons in your household.

°°TEMPLATE (CAWI) Please show all the questions relating to each person (F43b_1 to F43b_7) on one screen. The number of persons equals F42 minus 1.

°°FE

°°FA

[Programming: Only CAWI and only if F42>1] F43b_1

°°VA zws0100 °°VL Name

°°TEMPLATE (CAWI) free text field

°°QUESTION Please start by entering this person's first name (or initial).

OPEN	
------	--

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer	
---	--

°°FE

°°FA

[Programming: Only CAWI and only if F42>1] F43b_2

°°VA ra0200 °°VL Gender

°°TEMPLATE (CAWI) Standard 2 (single response, horizontal)

°°QUESTION What is this person's gender?

1: Male 2: Female 3: Other	
----------------------------------	--

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

[Programming: Only CAWI and only if F42>1] F43b_2

°°VA dpe9050a °°VL Year of birth

°°VA dpe9050b °°VL Month of birth

°°TEMPLATE (CAWI) Standard 8 (open-ended numeric response followed by text designation)

°°QUESTION In which month and year was this person born?

°°RANGE [0 TO 20] °°CHARACTERS 2 "Month"

°°RANGE [0 TO 2020] °°CHARACTERS 4 "Year"

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

°°FA

[Programming: Only CAWI and only if F42>1] F43b_4

°°VA vsmq1601 °°VL Relationship to respondent

°°TEMPLATE (CAWI) Standard 2 (single response, horizontal)

°°QUESTION What is this person's relationship to you?

- | | |
|---|--|
| <ul style="list-style-type: none"> 1: Spouse 2: Partner 3: Parent 4: Child 6: Partner of a parent 8: Child of partner 9: Sibling 10: Other relationship | |
|---|--|

[Programming: Only CAWI:]
-1: I cannot/would prefer not to answer

°°FE

°°FA

[Programming: Only CAWI and only if F42>1] F43b_5

°°VA dpa0100 °°VL Marital status

°°TEMPLATE (CAWI) Standard 2 (single response, horizontal)

°°QUESTION What is this person's marital status?

- | | |
|---|--|
| <ul style="list-style-type: none"> 1: Single 2: Divorced 3: Widowed 4: Married and living with spouse 5: Married and living separately 6: In a registered same-sex partnership, living together 7: In a registered same-sex partnership, living separately | |
|---|--|

[Programming: Only CAWI:]
-1: I cannot/would prefer not to answer

°°FE

°°FA

[Programming: Only CAWI and only if F42>1] F43b_6

°°VA dpa0405 °°VL Education

°°TEMPLATE (CAWI) Standard 2 (single response, horizontal)

°°QUESTION What is this person's highest level of educational attainment?

- | | |
|---|--|
| <ul style="list-style-type: none"> 1: School leaving certificate 2: Completed vocational training 3: Completed bachelor's degree/master craftsman training 4: Master's degree (or equivalent) or higher 5: No school leaving certificate | |
|---|--|

[Programming: Only CAWI:]
-1: I cannot/would prefer not to answer

°°FE

°°FA

[Programming: Only CAWI and only if F42>1] F43b_7

°°VA dpe0100a °°VL Current employment situation

°°TEMPLATE (CAWI) Standard 2 (single response, horizontal)

°°QUESTION What is this person's current employment situation?

- | | |
|--|--|
| <ul style="list-style-type: none"> 1: Full-time employment (including apprenticeship) 2: Part-time employment/pre-retirement part-time work 3: Marginal or irregular employment 4: Short-time work 5: Maternity leave/parental leave/longer-term sick leave/other leave 6: Unemployed 7: At school, university, in an unpaid internship 8: Retiree or pensioner 9: Retired early or on preretirement leave (including unfit for work or reduced ability to work) 10: Military service/Federal volunteer service/voluntary year 11: Homemaker 12: Other form of non-employment 12: Other | |
|--|--|

[Programming: Only CAWI:]

-1: I cannot/would prefer not to answer

°°FE

F50 [only for panel]

Transition to address portal

°°VA adchange °°VL Address change

°°TEMPLATE (CAWI) Standard 1 (single response, vertical)

°°QUESTION **In order to ensure we have your current contact details, we kindly ask that you let us know if your name, address, telephone number or email address has changed or will change in the near future.**

We assure you that survey responses will never be saved together with your contact details. Your responses to the survey will be forwarded to the Deutsche Bundesbank's Research Centre without any names or the address. Details cannot be traced back to individual persons.

- | | |
|--|--|
| <ul style="list-style-type: none"> 1: Yes, my address has changed -> Continue with address tool following completion of survey 2: No, my address has not changed | |
|--|--|

°°FE

°°FA

F51 [only for refreshers]

°°VA dhp0400 °°VL Panel agreement

°°TEMPLATE (CAWI) Standard 1 (single response, vertical)

°°QUESTION **We plan to repeat this research project at a later point in time with an additional survey.**

We need to save your address for the purpose of carrying out future surveys.

Data protection rules require us to obtain your consent before we can save your address, and we therefore kindly ask you to provide this consent.

Your address will be saved separately from your responses and solely for the purposes of conducting future surveys. Once these surveys are complete, your address will be permanently deleted. Your address can never be traced back to the answers you have provided (or vice versa). Your answers will remain absolutely anonymous. Nevertheless, participating in future surveys is, of course, voluntary.

You may withdraw your consent from infas Institut at any time, in which case your address will immediately be deleted.

Do you consent to your address being saved?

1: Yes, I consent to my address being saved -> Continue with address tool following completion of survey	
---	--

2: No, I do not consent	
-------------------------	--

°°FE

°°FE

VA: Conclude survey

--fr: All of the questions have now been completed. We would like to thank you very much for taking part. To complete the survey, please click on the "Conclude survey" button. After doing so, you will no longer be able to return to the survey.

[if F50=1 od F51 = 1] Upon concluding the survey, you will be taken to our online address portal so you can provide us with your current contact details.

--we:

BUTTON: Conclude survey

--end--

°°FA