# Documentation of the Bundesbank Consumer Expectations Survey

# Wave 5

Deutsche Bundesbank Research Centre

Version: 1.1 (23 June 2020)

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#### Notes

#### 1. General coding:

For all questions, the following codes apply.

-9999	Dropout: the respondent did not answer the question due to dropout
-9998	No answer: the respondent clicked "No answer" instead of answering the question
-9997	Don't know: the respondent clicked "Don't know" instead of answering the question
-6666	Does not apply: the question or response option was not shown to the respondent due to
-0000	filters or prior item non-response
-5555	Recoded by BBk: a coding or data error that was recorded by the Bundesbank

#### 2. Legend for question header:

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

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

# 3. Question filtering and coding:

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

003B	CORE	Intention to buy property	intbuyprop_owner
Input filter: 002 == 2   3		4	

#### 4. Variable names

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

OO4 CORE Expectations qualitative expmacroquali\_[a-f]

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

Order of items a-f is generated randomly for each respondent.

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 = stay roughly the same
- 4 = increase slightly
- 5 = increase significantly

For more information, please click on 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

# Structure of the questionnaires and the dataset

Variable name	Торіс	Wave 5	Origin
currsit_text	Warm-up	001	Core
co2com_pre	Willingness CO2 compensation	501	PRO 03
riskaver	Risk Aversion	502	PRO 02
hpuncert	Uncertainty home prices	503	PRO 02
expmacroquali_[a-h]	Expectations qualitative	004	Core
homeown	Home ownership	002	Core
hpperc_dum	Perception current house prices	504	PRO 02/F/6
hpperc	Perception current house prices	504	PRO 02/F/6
hpexp12m1	Expectation future house prices	505A	PRO 02/F/6
hpexp5y1	Expectation future house prices	505A	PRO 02/F/6
hpexp20y1	Expectation future house prices	505A	PRO 02/F/6
hpexp12m2	Expectation future house prices	505B	PRO 02/F/6
hpexp5y2	Expectation future house prices	505B	PRO 02/F/6
hpexp20y2	Expectation future house prices	505B	PRO 02/F/6
Rentperc	Perception current rent	506	PRO 02/F/6
rentperc12m1	Perception future rents	507A	PRO 02/F/6
rentperc5y1	Perception future rents	507A	PRO 02/F/6
rentperc20y1	Perception future rents	507A	PRO 02/F/6
rentperc12m2	Perception future rents	507B	PRO 02/F/6
rentperc5y2	Perception future rents	507B	PRO 02/F/6
rentperc20y2	Perception future rents	507B	PRO 02/F/6
hphighlow	House price perception high/low	508	6
devinfpoint	Inflation development	509	Core
infdef	Inflation expectations qualitative	005A	Core
inflexppoint	Inflation expectations quantitative	005B	Core
infexprob_[a-j]	Inflation expectations probabilistic	510	Core
payment behav [a-g]	Typical payment behaviour	511	Z
payment_other_txt	Typical payment behaviour other	511B	Z
payment mobil [a-e]	Typical payment behaviour mobile	512	Z
payment change1	Change in payment behaviour 1	513A	Z
payment_change2_[a-d]	Change in payment behaviour 2	513B	Z
payment_corend	Payment coronavirus end	514	Z
spendintent_[a-i]	Planned expenditure	006	CORE
percprob_[a-e]	Perceived problems	515	PRO 03
propcon_[a-e]	Marginal propensity to consume	516	PRO 03
co2com post	Willingness CO2 compensation (post)	517	PRO 03
cor concerns [a-e]	Coronavirus concerns	518	COVID-Core
restr corona a	Restriction public life	519	COVID-Core
restr_corona_b	Restriction public life	519	COVID-Core
constr [a-b]	Liquidity and credit constraints	520	COVID-Core
earnfinlos corona	Losses due to coronavirus	521	COVID-Core
incexp_[a-l]	Income expectations probability	522	COVID-Core
prob_job1	Probability job loss/job finding 1	523A	COVID-Core
prob job2	Probability job loss/job finding 2	523R	COVID-Core
ginterest	Feedback questions 1	009	CORE
qeasy	Feedback questions 2	009	CORE
glong	Feedback questions 3	009	CORE
feedbackopen	Open feedback question	010	CORE
recubackopen	open recuback question	010	CONE

feedbackhelp_[a,b]	Feedback on aids used	011	CORE
eastwest1989	RESIDENCE IN 1989	eastwest1989	SOZ
eduschool	EDUCATION SCHOOL	eduschool	SOZ
eduwork	PROFESSIONAL EDUCATION	eduwork	SOZ
employ	EMPLOYMENT STATUS 1	employ1	SOZ
employ2	EMPLOYMENT STATUS 2	employ2	SOZ
profession	PROFESSION	profession	SOZ
hhsize	HOUSEHOLD SIZE	hhsize	SOZ
hhchildnum	HOUSEHOLD CHILDREN	hhchildnum	SOZ
agechild[1]	CHILDREN AGE	agechild	SOZ
hhinc	HOUSEHOLD INCOME	hhinc	SOZ
pinc	PERSONAL INCOME	pinc	SOZ

#### 000 CORE OPENING 1

Welcome to a new survey in forsa.omninet.

#### Important information concerning the study

- To navigate through the survey, please only use the "Continue" button at the bottom of the screen. Please do <u>not</u> use the buttons in your browser or the back button on your phone or tablet.
- To ensure that the individual questions are displayed correctly, use an up-to-date browser such as Google Chrome, Mozilla Firefox (version 12 or higher), Apple Safari (version 6 or higher), Opera (version 20 or higher) or Microsoft Edge. Using older browsers, particularly Internet Explorer 8 and earlier, can result in limited functionality in terms of design and ease of use.

If you have any questions, problems or comments concerning the content, operability 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 3677 201 or by email: omninet@forsa.de.

# 000 CORE OPENING 2

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

It will take roughly 20 minutes to complete. We would like to ask you about your expectations regarding economic developments. There is no right or wrong answer for most of the questions – we are interested in your views and opinions. Your answers will be treated in a confidential manner. It will help us a great deal if 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 be used only 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. The data are therefore anonymous. By participating in this survey, you give your consent for your data to be stored, processed and shared for the purposes stated above.

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

001	CORE		Warr	m-up		currsit_text	
Variable	is not	included i	n the	scientific	use file.		

**Question:** To begin with, we would like to ask you a general question: What, in your opinion, are the three most important problems in Germany at present?

Please type your answerin the text field.

[Input field]

--- Introduction of different questions

We will now ask you three questions on various general topics:

501 PRO 03 Willingness CO2 compensation co2com\_pre

**QUESTION**: When travelling by aeroplane, there is the possibility of offsetting the flight's carbon emissions by making a voluntary payment to climate protection projects – for example, €6 to €18 for a return flight to Mallorca.

What amount would you be prepared to pay to offset carbon emissions for such a flight?

Note: Please enter the amount as a whole figure in euro (no figure for cents).

Range of valid values: 0 - 999

[Input field] euro

502 PRO 02 Risk aversion riskaver

**QUESTION**: How do you view yourself personally: are you generally more of a risk-taker or do you try to avoid risks?

Please select an answer.

0 = Highly risk averse

1->9[no label]

10 = High risk appetite

503 PRO 02 Uncertainty home prices hpuncert

**QUESTION**: How certain are you in terms of your assessment of house price developments over the next twelve months?

Please select an answer.

0 = Very uncertain

1->9[no label]

10 = Very certain

004	CORE-M	Expectations qualitative	expmacroquali_[a-h]
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After the term "inflation rate", an info box (i) with the following definition is shown: "Inflation is the percentage increase in the general price level. It is mostly measured using the consumer price index."

Order of the eight categories is generated randomly for each respondent.

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

**QUESTION:** What developments do you expect in the following metrics over the next twelve months? Will ...

- 1 = decrease significantly
- 2 = decrease slightly
- 3 = stay roughly the same
- 4 = increase slightly
- 5 = increase significantly

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
- f property prices in your area
- g economic growth in Germany
- h fuel prices

002	CORE-E	Home ownership	homeown

QUESTION: Does your household live in a rented property or do you own an apartment or house?

Please select an 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

#### 504 PRO 02/F/6 Perception current house prices hpperc dum, hpperc

The values of both options are stored in the same variable (hpperc). The variable hpperc\_dum indicates whether the first or second option was used. Respondents are asked to give an assessment for either a house or a flat.

**QUESTION**: What do you think a typical property [house/apartment] currently costs in your area?

Please enter the price for either a house or an apartment, depending on what you are better able to assess.

```
[Limits = 10,000 to 5,000,000]
1 = house
2 = apartment
[Input field] euro for house/apartment
```

	Split sample 1	RANDOMISATION 1			
The entir	e sample is split randomly i	nto two groups. Randomisation dummy (drandom1)			
is used f	is used for the questions 505 and 507.				
One facto	One factor variable: drandom1				
1 = group	A1				
2 = group	B1				

 	START SPLIT SAMPLE 1

505A	PRO 02/F/6	Expectation future house prices	hpexp12m1, hpexp5y1, hpexp20y1
Filter: d	drandom1 = 1 &	504 != -9997   -9998	

**QUESTION**: You have just estimated the current price of a typical property at around [Value of 504] euro. Now please consider the <u>future value</u> of a property like this.

What do you think a property like this would cost

```
[Limits = 10,000 to 10,000,000]
```

in twelve months (May 2021)?

[Input field] euro

in five years (May 2025)?

[Input field] euro

in twenty years (May 2040)?

[Input field] euro

505B PRO 02/F/6 Expectation future house prices hpexp12m2, hpexp5y2, hpexp20y2

Filter: drandom1 = 2 & 504 != -9997 | -9998

**QUESTION**: You have just estimated the current price of a typical property at around [Value of 504] euro. Now please consider the future value of a property like this.

What do you think do you think the price of this typical property in your area will roughly change over the following time periods (positive value = price increases, negative value = price decreases, zero = price stays the same)?

Please enter a percentage value in every field.

Over the next twelve months

[Input field] percent [limits = -500 to 500]

On average per year over the next five years

[Input field] percent [limits = -500 to 500]

On average per year over the next twenty years

[Input field] percent [limits = -500 to 500]

506 PRO 02/F/6 Perception current rent rent rent

**QUESTION**: Assuming the typical property considered earlier is available to rent in your area, how high do you think the total monthly base rent would be?

Please enter a figure in every field.

[Limits = 100 to 10,000]

[Input field] euro

507A PRO 02/F/6 Expectation future rentperc12m1, rentperc5y1, rentperc20y1

Filter: drandom1 = 1 & 506 != -9997 | -9998

**QUESTION**: You have just estimated the current monthly base rent of a typical property to be around [Value of 506] euro.

Now please consider the future monthly base rent of a property like this.

How high do you think the rent will be:

Please enter a price in every field.

[Limits = 100 to 10,000]

in twelve months (May 2021)

[Input field] euro

in five years (May 2025)

[Input field] euro

in twenty years (May 2040)?

[Input field] euro

507B	PRO 02/F/6	Expectation future rents	rentperc12m2, rentperc5y2, rentperc20y2
Filter: d	random1 = 2 &	506 != -9997   -9998	

**QUESTION**: You have just estimated the current monthly base rent of a typical property to be around [Value of 506] euro.

Now please consider the future rent of a property like this.

By what percentage do you think the rent of this typical property in your area will change over the following time periods (positive value = rent increases, negative value = rent decreases, zero = rent stays the same)?

Please enter a percentage value in every field.

Over the next twelve months

[Input field] percent [Limits = -500 to 500]

On average per year over the next five years

[Input field] percent [limits = -500 to 500]

On average per year over the next twenty years

[Input field] percent [limits = -500 to 500]

 	END SPLIT SAMPLE 1

	508	6	House price perception high/low	hphighlow
ı	Filter: 5	04 != -999	7   -9998	

**QUESTION**: You have just estimated the current price of a typical property at around [Value of 504] euro. Do you think that property is currently:

1 = undervalued

2 = correctly valued

3 = overvalued?

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

#### The inflation rate

Inflation is the percentage increase of the general price level. It is mostly measured using the consumer price index. A drop in the price level is commonly described as "deflation".

509 CORE Inflation development devinfpoint

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

**Note**: Deflation should be entered as a negative value.

Up to one decimal place may be used.

Please use a <u>full stop rather than a comma</u> as the decimal separator.

Please enter the value here:

[Input field] percent

005A CORE Inflation expectations qualitative	infdef
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QUESTION: Over the next twelve months, do you expect there to be inflation or deflation?

**Note**: Inflation is the percentage increase of the general price level. It is mostly measured using the consumer price index. A drop in the price level is commonly described as "deflation".

Please select one answer.

1 = Inflation

2 = Deflation

#### 005B CORE Inflation expectations quantitative inflexppoint

Both the inflation and deflation rates are entered and stored as positive values. The value of 005A indicates whether the respondent's input describes an inflation or deflation rate.

If  $005A = 1 \mid -9997 \mid -9998$ 

QUESTION: Roughly what do you expect the rate of inflation to be over the next twelve months?

If 005A = 2

QUESTION: Roughly what do you expect the rate of deflation to be over the next twelve months?

Inflation is the percentage increase of the general price level.

It is mostly measured using the consumer price index.

A drop in the price level is commonly described as "deflation".

Please enter a value in the input field (up to one decimal place may be used).

[Input field] percent

#### 510 CORE Inflation expectations probabilistic infexprob\_[a-j]

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 over the next twelve months?

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

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

#### 511 Z Typical payment behaviour payment behav [a-g]

The programming of the question requires the sum of the 7 variables to be 10. Respondents are asked to correct their responses if the sum does not equal 10.

**QUESTION:** Think for a moment about how you pay for everyday products, such as at the supermarket, at the bakery or at drugstores. What means of payment have you used for your last 10 payments? Please allocate these payments to the following means of payment:

Note: Please note that the your answers to the categories must add up to 10.

- a Cash
- b Contactless with a girocard (previously EC card) or other debit card
- c Inserting a girocard (previously EC card) or other debit card into the terminal plus PIN or signature
- d Contactless with a credit card
- e Inserting a credit card into the terminal plus PIN or signature
- f Mobile payment using a smartphone
- g Other means of payment

511B	Z	Typical payment behaviour other	payment_other_txt
Input fil	ter: 511_g >	0	

**QUESTION:** You have indicated that you used other means of payment for at least one payment. What payment medium did you use?

[Input field]

# 512 Z Typical payment behaviour mobile payment\_mobil, payment\_mobil\_txt

Input filter: 511\_f > 0

Order of categories a to d is generated randomly for each respondent.

**QUESTION:** You indicated that you also pay by smartphone. Which app do you mainly use for this purpose?

- 1 Google Pay
- 2 Apple Pay
- 3 Payback Pay
- 4 Bankapp
- 5 Other payment app, namely [Input field]

# 513A Z Change in payment behaviour 1 payment\_change1

**QUESTION**: Thinking about purchases you have made in stores over the past few weeks, have you changed your payment behaviour at the point of sale, i.e. with regard to which means of payment you use, or have you not changed anything?

Please select one answer.

- 1 = Yes, I have changed my payment behaviour.
- 2 = No, I have not changed my payment behaviour.

513B	Z	Change in payment behaviour 2	payment_change2_[a-d]
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Input filter: 513A = 1. Order of categories a to d is generated randomly for each respondent.

**QUESTION:** Over the past few weeks, have you used the following means of payment more frequently, less frequently or as frequently as usual to pay for purchases in shops?

- 1 = More frequently
- 2 = Less frequently
- 3 = As frequently as usual
- 4 = I do not own/do not generally use this means of payment

Please select the answers that apply.

- a Cash
- b Contactless payment by card
- c Inserting a card into the terminal plus PIN or signature
- d Mobile payment using a smartphone

-			
514	Z	Payment coronavirus end	payment_corend

**QUESTION:** Once the coronavirus pandemic ends, do you think you will definitely, probably, probably not or definitely not maintain your current payment behaviour, i.e. the means of payment you are currently using to pay for everyday products?

Please select one answer.

- 1 = I will definitely maintain this behaviour.
- 2 = I will probably maintain this behaviour.
- 3 = I will probably not maintain this behaviour.
- 4 = I will definitely not maintain this behaviour.

006	CORE	Planned expenditure	spendintent_[a-i]

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

**QUESTION:** Please indicate in each case whether you are planning to probably spend more or less on the following items over the next twelve months than over the last twelve months. Do you ...

- 1 = plan to spend more
- 2 = plan to spend roughly the same
- 3 = plan to spend less

Please select one answer for each row.

- a Major purchases (e.g. car, furniture, electrical devices, etc.)
- b Daily essentials (e.g. food and beverages, non-food items such as cleaning products or similar)
- c Clothing and footwear
- d Entertainment/recreation (e.g. restaurant visits, cultural events, gym)
- e Mobility (e.g. fuel, car loans and running costs, bus and train tickets)
- f Services (e.g. hairdresser, childcare, medical costs)
- g Travel, holidays
- h Housing costs (e.g. rent, mortgage, ancillary costs)
- i Financial reserves

PRO 03 Perceived problems percprob\_[a-e]

Order of the six categories is generated randomly for each respondent.

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

1 = No problem at all

2->9[no label]

10 = An extremely serious problem

Please select all answers that apply.

- a Climate change
- b Brexit
- c Coronavirus pandemic
- d Refugee situation in Greece, Syria and Turkey
- e The economy

	Split sample 2	RANDOMISATION 2
The entir	e sample is split randomly i	nto three groups. Randomisation dummy
(drandom2	) is used for the treatment.	
One facto	r variable: drandom2	
1 = group	A3	
2 = group	B3	
2 = group	C3	

 	START SPLIT SAMPLE 2

#### --- PRO 3 TREATMENT 1

[if drandom2 = 1]

Now for a change of topic. Next, we would like to ask you a few more questions about how you view your spending and consumption behaviour. Please answer the following questions.

[if drandom2 = 2]

Now for a change of topic. Carbon emissions are generally seen as the main cause of climate change. Studies show that an individual's carbon emissions can be effectively reduced by avoiding excessive meat consumption as well as unnecessary flights and journeys by car.

[if drandom2 = 31

Now for a change of topic. Carbon emissions are generally seen as the main cause of climate change. Many people in Germany are therefore trying to reduce their individual carbon emissions by avoiding excessive meat consumption as well as unnecessary flights and journeys by car.

END SPLIT SAMPLE 2
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#### PRO 03 Marginal propensity to consume propcon\_[a-e]

The programming of the question requires the sum of the 5 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:** Imagine that you unexpectedly receive a one-off payment from the government, with no repayment obligation, in the amount of your monthly household income. How would you use this amount over the next twelve months?

Please allocate 100 points among the five specified uses.

- a Saving for future expenditure [Input field]
- b Repaying debt [Input field]
- c Purchasing durable goods (e.g. cars, furniture, TV, etc.) [Input field]
- d Modernisingyour house/apartment [Input field]
- e Purchasing short-lived consumer goods and services (e.g. food, clothing, holiday, etc.) [Input field]

517 PRO 03 Willingness CO2 compensation (post) co2com_post	compensation (post) co2com_post	PRO 03	517
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**QUESTION:** Imagine that you are flying from Germany to the United States and back for €400. How much more would you be willing to pay to offset the carbon emissions of the flight?

Please enter a value in the input field.

```
Range of valid values: 0 - 9,999
[Input field] euro
```

	 Intro coronavirus	

We would now like to ask you a few questions about current developments in connection with the coronavirus pandemic.

518	COVID CORE	Coronavirus concerns	cor_concerns_[a-e]

Order of the 7 categories is generated randomly for each respondent.

**QUESTION**: To what extent do the following developments related to the coronavirus pandemic concern you?

1 = does not concern me at all

2->9[no label]

10 = concerns me greatly

Note: Please select one answer for each row.

- a The economic situation in Germany
- b The economic situation in the European Union
- c Restrictions related to combatting the coronavirus crisis (e.g. on travel and contact)
- d My personal economic and financial situation over the coming months
- e The health risk for me and my family

COVID CORE Restriction public life restr\_corona\_[a-b]

Respondents are only allowed to fill in the input field. The variable restr\_corona\_a indicates the selected unit (day, week, or month) and the variable restr\_corona\_b indicates the value given for the selected unit.

**QUESTION**: How long do you think the restrictions caused by the coronavirus pandemic will last for events and gatherings? For ...

Please enter the number that you think is most likely. You can enter the value either in days, weeks or months. Please select one of the three fields.

Please select whether you wish to enter the value in days, weeks or months.

```
1 = days [Range of valid values: 0 to 730]
2 = weeks [Range of valid values: 0 to 106]
3 = months [Range of valid values: 0 to 24]

[Input field] [if restr_corona_a = 1: days; if restr_corona_a = 2: weeks; if restr_corona_a = 3: months
```

## 520 COVID CORE Liquidity and credit constraints | constr\_[a-b]

**QUESTION**: Do you have or do you anticipate difficulties in covering your current expenditure in the near future due to the coronavirus pandemic?

Over the next month, I anticipate...

Please select one answer.

- 1 = no difficulties, as my household's income will be sufficient
- 2 = no difficulties, as I can draw on savings
- 3 = some difficulties, but I can borrow money or take out a loan if needed
- 4 = some difficulties, and I will probably be unable to borrow money or take out a loan

Over the next three months, I anticipate ...

Please select one answer.

- 1 = <u>no</u> difficulties, as my household's income will be sufficient
- 2 = no difficulties, as I can draw on savings
- 3 = some difficulties, but I can borrow money or take out a loan if needed
- 4 = some difficulties, and I will probably be unable to borrow money or take out a loan

**Question:** Have you experienced a loss of income or other financial losses (e.g. in equities, etc.) in connection with the coronavirus pandemic?

- 1 = item named
- 2 = item not named

Please select all answers that apply.

- a Yes-loss of income [multiple answers allowed]
- b Yes other financial losses [multiple answers allowed]
- C No neither loss of income nor financial losses [single answer allowed]

--- Definition income ---

Now we would like to ask you about your expectations for your household's average monthly net income over the next twelve months.

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 rental or leasing, housing allowance, child benefits and any other sources of income. Please assume that taxes and social security contributions will remain unchanged.

522 | COVID CORE | Income expectations probability | incexp\_[a-l]

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 your household's average monthly net income will change as follows over the next twelve months?

Please indicate in each case how likely is it that your household's average monthly net income will change as follows over the next twelve months.

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

- a Fall by €2,000 or more
- b Fall by between €1,500 and less than €2,000
- c Fall by between €1,000 and less than €1,500
- d Fall by between €500 and less than €1,000
- e Fall by between €250 and less than €500
- f Fall 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
- I Increase by €2,000 or more

523A	COVID CORE	Probability job loss/job finding 1	prob_job1
QUESTION	QUESTION: Which of the following best describes your status?		

Please select one answer.

1 = I am in employment.

2 = I am seeking employment and am currently unemployed.

3 = Neither answer applies.

523B	COVID CORE	Probability job loss/job finding 2	prob_job2
Input filter: 523A = 1   2			
[if 523A = 1]			

QUESTION: In your opinion, how likely are you to lose your job over the next twelve months?

Note: Please enter a value between 0 and 100.

Please enter a value in the input field (up to one decimal place may be used).

[Input field] percent

[if 523A = 2]

**QUESTION**: In your opinion, how likely are you to find a job over the next twelve months?

Note: Please enter a value between 0 and 100.

Please enter a value in the input field (up to one decimal place may be used).

[Input field] percent

009 CORE Feedback questions qinterest, qeasy, qlong

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

QUESTION: How interesting did you find the survey overall?

Please select one answer.

- 1 = Very interesting
- 2 = Interesting
- 3 = Partly interesting/partly uninteresting
- 4 = Not so interesting
- 5 = Not interesting at all

#### **QUESTION:** How easy or difficult was it to answer the questions?

Please select one answer.

- 1 = Very difficult
- 2 = Somewhat difficult
- 3 = Partly difficult/partly easy
- 4 = Somewhat easy
- 5 = Very easy

#### **QUESTION**: How did you find the length of the survey?

Please select one answer.

- 1 = Far too long
- 2 = Somewhat too long
- 3 = Just right
- 4 = Somewhat too short
- 5 = Far too short

010	CORE	Open feedback question	feedbackopen	
Variable	Variable is not included in the scientific use file.			
QUESTION: Did you have problems answering any of the questions?				
Please select one answer.				
1 = Yes: whicl	h questions or topics?[]	Input field]		

011	CORE	Feedback on aids used	feedbackhelp_[a,b]
The input	field for feedba	ckhelp_b is activated if feed	backhelp_a=1. Variable feed-
backhelp_	b is not included	in the scientific use file.	

QUESTION: Did you use any resources to answer the questions and, if so, what were they?

- 1 = Yes, [Input field]
- 2 = No

2 = No

eastwest1989	CORE	RESIDENCE IN 1989	eastwest1989	
Input filter: age > 28				

**QUESTION:** Which part of Germany were you living in shortly before the fall of the Berlin Wall on 9 November 1989?

Please select one answer.

- 1 = In eastern Germany, the former GDR
- 2 = In western Germany, in the Federal Republic of Germany
- 3 = I moved to Germany after 1989

eduschool	SOZ	EDUCATION SCHOOL	eduschool
Note: Categor	ies are diffe	rent from those in waves 1	0 3.

QUESTION: What is your highest level of educational attainment?

Please select one answer.

- 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)

eduwork	SOZ	PROFESSIONAL EDUCATION	eduwork
<pre>Input filter: eduschool &gt;</pre>		1	

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

Please select one answer.

- 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 short preparation time (up to 880 hours)
- 5 = Completed training at a university of cooperative education with long preparation time (more than 880 hours)
- 6 = Bachelor's degree, applied sciences degree, completed training at an engineering college
- 7 = Diploma or master's degree, completed teacher training course
- 8 = Doctorate/postdoctoral qualification obtained
- 9 = Other professional qualification
- 10 = No vocational training completed (and currently not in training/studying)

employ SOZ EMPLOYMENT STATUS employ

Note: Categories are different from those in waves 1 to 3.

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

Please select one answer.

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 = In school, university or 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

Employ2	SOZ	EMPLOYMENT STATUS 2	employ2
Input filter: employ = 1		2   3   4	
	_		

**QUESTION:** Do you currently receive short-time working benefits?

1 = Yes

2= No

profession	SOZ	PROFESSION	profession
Input filter	: employ = 1	2   3   4. Note: Categories	are different from those in
waves 1 to 3			

QUESTION: Which employment 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

hhsize	SOZ	HOUSEHOLD SIZE	hhsize
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**QUESTION:** How many persons live permanently in your household, including yourself? Please also consider all children living in your household.

Please select one answer.

[Input field]

hhchildnum	SOZ	HOUSEHOLD CHILDREN	hhchildren
If hhchildnum	> hhsize, bo	oth hhsize and hhchildnum are	asked again.

QUESTION: And how many children under 18 live in your household?

Please enter a value in the input field.

[Input field]

agechild	SOZ	CHILDREN AGE	agechild[1]	
If hhchildnum > 0. Respondents are asked to answer these questions for each child.				
QUESTION: Please state the age of your children, starting with the oldest child.				
Oldest child [Input field]				
Second-oldest child [Input field]				
oldest child [Input field]				

hhinc	SOZ	HOUSEHOLD INCOME	hhinc
Note: Cate	egories are differ	ent from those in waves 1 to 3	

QUESTION: How high is the total monthly net income of your household?

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 rental or leasing, housing allowance, child benefits and any other sources of income.

Please select one answer.

- 1 = Under €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

pinc	SOZ	PERSONAL INCOME	pinc			
Input fil	Input filter: hhsize > 1. Note: Categories are different from the ones in waves 1					
to 3.	to 3.					
QUESTION	: And how high is you	r total personal monthly net income	?			
Please select	one answer.					
1 = Under €50	00					
2 = €500 to €9	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	7 = €3,000 to €3,499					
8 = €3,500 to €3,999						
9 = €4,000 to €4,999						
10 = €5,000 to	10 = €5,000 to €5,999					
11 = €6,000 o	r more					

forsa	Automati	ally recorded	
Information that is is			
Description			Variable name
Age of respondent		,	age
Gender of respondent			gender
1 = Male			
2 = Female			
3 = Other			
Sampling weights			weights
Federal state			state
Size of town where respondent lives			citysize
Regional classification according to bik			bik
Official municipality key			ags
Date (day/month/year) and time (start and end, hour and minute) of interview			
Duration of interview in se	econds		duration
Number of interruptions			interruptions
Type of device used			device
1 = Desktop computer	1 = Desktop computer		
2 = Smartphone			
3 = Tablet			
Name and version of browser used			browser
Height and width of browser window			
Name and version of oper	ating system		OS