EUROPEAN CENTRAL BANK

EUROSYSTEM

ECB Consumer Expectations Survey

Microdata guide – 2025 (version 6)

Contents

1 Introduction

The Consumer Expectations Survey (CES) collects timely and comparable (across countries) high-frequency data on euro area consumers' perceptions and expectations regarding the economy, as well as on their economic and financial behaviour. The survey is conducted online each month. It covers topics such as inflation, consumption and income, housing market activity and house prices, labour market conditions, as well as borrowing and credit access conditions across the eleven largest euro area countries. The following six countries have been included in the survey since it was launched in early 2020: Belgium, Germany, Spain, France, Italy and the Netherlands. In 2022 the sample was extended to cover five additional countries: Ireland, Greece, Austria, Portugal and Finland.

Since August 2022 several aggregate series based on the CES microdata have been updated on the ECB's website on a monthly basis. The microdata underlying these indicators have been published regularly since November 2022, with a view to ensuring full transparency and replicability of the aggregate series. The coverage of microdata has been extended in November 2024 to cover an additional set of variables beyond the microdata required to compute official aggregates. Moreover, the updated set of CES microdata covers additional variables from topical modules on consumer finances and housing that are each fielded on an annual basis. In April 2025, two additional topical modules on the labour market and central banking were added to the available microdata files. The CES microdata are released on a quarterly basis. The last monthly/quarterly data are replaced with each release, until each yearly file is complete. Instead, the topical data files include all the observations available without any split by year. Older files might also be replaced in the event of revisions. The microdata are provided along with metadata that include variable and category labels, as well as the number of observations per wave.

The CES microdata are collected and anonymised by IPSOS public affairs. In addition, the ECB conducts its own confidentiality analysis and anonymises the data to ensure that personal information cannot be used to match respondents to external sources and that all data are published in a manner compliant with the General Data Protection Regulation (GDPR).

The rest of this guide provides detailed information on the variables included in the microdata as well as practical information on how to use the data. More general methodological information on the design of the survey can be found in the CES methodological guide.

All published and unpublished analysis and research conducted using the CES microdata should reference the following official source: *ECB Consumer Expectations Survey*. In addition, the following acknowledgement statement must be included: 'This paper uses data from the ECB Consumer Expectations Survey.

To help the CES team keep track of research using the CES, it is recommended that all research publications include the key word "Consumer Expectations Survey" on the title page and reference the following three publications in the relevant part of the paper to indicate the source of the data:

- ECB (2021), "ECB Consumer Expectations Survey: An Overview and First Evaluation", *Occasional Paper Series*, No 287, ECB, December 2021.
- ECB (2024), "ECB Consumer Expectations Survey Methodological information on the survey", ECB CES website, February 2024.
- Georgarakos, D. and Kenny, G. (2022), "Household Spending and Fiscal Support During the COVID-19 Pandemic: Insights from a New Consumer Survey", *Journal of Monetary Economics*, Vol. 129, 2022, pp. 1-14.

Researchers and users of the CES microdata are also invited to share their project plans and/or results with the CES project team (ECB-CES@ecb.europa.eu).

2 How to use the data

The microdata files available in the CES Data and methodological information section of the CES webpages on the ECB's website are divided into three different "regular" modules: background, monthly and quarterly. An additional set of data on non-regular questions from the monthly module (e.g. around the topic of the COVID-19 pandemic) is available in a separate "one-off" dataset. Moreover, data from topical modules on consumer finances and housing (both of annual frequency) are available in addition to the regular modules. By downloading the CES microdata files, users agree to the specific terms as mentioned in the disclaimer for the CES microdata public use files. The background file contains information on respondents and their households and is cumulative across the survey waves. It also includes all respondents who have been recruited into the CES sample by granting their initial consent, completing the background module and replying to at least one core or quarterly module. The monthly and quarterly files are specific to each survey round and include data from wave 4 (April 2020) onwards. The topical file on consumer finances contains annual data from November 2022 onwards (waves 35, 47, etc), while the topical file on housing contains data for every February since 2022 (waves, 26, 38, 50, etc). The same logic applies to the topical files on the labour market and central banking which contain data for May (as of wave 29) and August (as of wave 32), respectively. Please also note that with the 2024 Q2 release, microdata includes **an updated set of personal panel IDs** without any further implications for users

2.1 Linking the files

Currently all waves across a single calendar year are appended and provided as yearly files for the monthly and quarterly modules. Topical module data are available in separate files according to the topics of the modules (i.e. consumer finances, housing, labour market and central banking). Time invariant individual IDs (A0010) are used to track individuals across different survey rounds. There is a single cumulative background file that can be merged (using the individual ID) with individual (or appended) yearly files to provide a panel dataset. A survey round/wave ID (A0030) is included for monthly, quarterly and topical module files. These files can all be linked to each other at the wave level (using A0010 and A0030 as identifiers). Note that topical modules files only contain data collected annually as of 2022. Additional variables from the one-off topical file can be used to increase the information available in the monthly file (also to be linked using the identifiers A0010 and A0030).

2.2 Weighting

For the monthly, quarterly and topical modules, cross-sectional weights are available for each survey round (WGT,WGT_Q and WGT_T respectively).[1] The targets used in the weight calibration model are age, gender and region, and are based on Eurostat's population statistics. The CES target population is defined as all adults (18+) in each country, and weights are defined accordingly.

The available weights are blended, combining probability and non-probability samples. The value of the blended weight indicates the number of adults in the population represented by each respondent. For each survey round and module, the CES weights add up to the population size within each country, and to the total population of the CES countries participating in the survey. Blending means that the base weights of probability and non-probability samples are calibrated jointly to the marginal distributions (age, gender and region).

Weights are constructed by the data provider and the weighting is described in more detail in the CES methodological guide.

[1] The additional one-off file on non-regular variables from the monthly module does not include separate weights. It must be combined with the monthly module for the corresponding cross-sectional weights from the monthly files ("WGT") to be used.

3 CES background module variables

A0010: Respondent ID

Topic and detailed topic: Technical items / identification
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

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Coding: [String]

Number uniquely identifying each respondent.

A0020: Country

Topic and detailed topic: Technical items / data collection information
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

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Coding: [Categorical]

Two-digit string code

BE	Belgium
DE	Germany
IE	Ireland
EL	Greece
ES	Spain
FR	France
IT	Italy
NL	Netherlands
AT	Austria
PT	Portugal
FI	Finland

A1020_PREC: Gender

Topic and detailed topic: Respondent characteristics
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Recoded
In use (period): Yes, since the first round of CES data collection

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Coding: [Categorical]

1	Male
2	Female

Recoded from originally fielded variable A1020: Gender.

Question wording:

What is your gender?

1	Male
2	Female
3	Other

Details:

Respondents with *Other* are randomly re-allocated into either group 1 or group 2 for confidentiality reasons.

EMP_STATUS_B: Employment situation

Topic and detailed topic: Labour market
Variable type: Background
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Recoded
In use (period): Yes, in use from wave 10 (October 2020) onwards

Coding: [Categorical]

1	Employed
2	Unemployed
3	Retired
4	Other

Recoded from originally fielded variable B2011: Current employment situation.

Question wording:

What best describes your current employment situation?

1	Working full-time (self-employed or working for someone else)
2	Working part-time (self-employed or working for someone else)
3	Temporarily laid-off (you expect to return to your previous workplace)
4	On extended leave (disability, sick, parental or other leave)
5	Unemployed and actively looking for a job
6	Unemployed, interested in having a job but not actively looking for a job
7	Unable to work because of disability or other medical reasons
8	In retirement or early retirement
9	Studying, at school, or in training
10	Looking after children or other persons, doing housework
11	Other

Details:

The 11 categories above are regrouped into three groups following the recoding approach below:

1	[if B2011=1 or B2011=2 or B2011=3 or B2011=4]
2	[If B2011=5 or B2011=6]
3	[if B2011=8]
4	[if B2011=7 or B2011=9 or B2011=10 or B2011=11]

Note that category 2 includes all respondents that consider themselves unemployed. It includes respondents who consider themselves unemployed but are not actively searching for a job. Thus, the definition of unemployment used here does not necessarily correspond to that of official EU labour market statistics.

B1000_PREC: Household size (top-coded at 5)

Topic and detailed topic: Respondent characteristics
Variable type: Background
Reference unit: Household
Reference period: -
Filtering: All respondents
Mode of collection: Recoded
In use (period): Yes, since the first round of CES data collection

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Coding: [Numerical]

1-5	Number of household members (top-coded at 5)

Recoded from originally fielded variable B1000: Household size

Question wording:

How many people – including children and yourself – normally live with you as members of this household? By household we mean everyone who usually lives at your main place of residence (including yourself) and, that shares a common budget (that is, excluding flatmates and lodgers).

Details:

Households with more than 5 members are recoded to 5, such that highest category is indicating households of size 5 or above. The original valid range for question B1000 is 1-20.

B1010_NRCHILDREN_PREC: Number of children [aged 0-17] in the household (top-coded at 3)

Topic and detailed topic: Respondent characteristics
Variable type: Background
Reference unit: Household
Reference period: -
Filtering: All respondents
Mode of collection: Derived and recoded
In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

0-3	Number of children aged below 18 in the household members (top-coded at 3)

Recoded from originally fielded variable B1010_X: Year of birth of other household members.

Question wording:

We would now like to ask you some questions about other people in your household. Do not include yourself when answering this question.

In what year were they born?

Details:

The variable for households with more than 3 non-adult members is recoded to 3 to follow the top coding of 5 on the household size. In the recoding of the B1010_X into B1010_NRCHILDREN_REC the month has been randomly assigned.

B1040_PARTNER: Presence of a partner in the household

Topic and detailed topic: Respondent characteristics
Variable type: Background
Reference unit: Household
Reference period: -
Filtering: All respondents
Mode of collection: Derived
In use (period): Yes, since the first round of CES data collection

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Coding: [Categorical]

0	No
1	Yes

Recoded from originally fielded variable B1040_X: Relation to respondent members.

Question wording:

We would now like to ask you some questions about other people in your household. Do not include yourself when answering this question.

What is their relationship to you?

1	My partner
2	My child or step child
3	My parent or step parent
4	My sibling
5	Other

Details:

If for at least one of the members the relationship “My partner” is selected, the derived variable takes the value 1. It is zero otherwise.

B2100_PREC: Education ISCED (recoded to low/middle/high)

Topic and detailed topic: Respondent characteristics
Variable typeg: Background
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Recoded
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	Up to lower secondary education
2	Higher secondary education (high school diploma or equivalent professional degree)
3	Higher education (university diploma or equivalent professional degree)

Recoded from Variable B2100/B2101 on highest educational level attained.

Question wording:

What is the highest level of school you have completed, or the highest degree you have received?

1	Primary or no education
2	Lower secondary education
3	High school diploma (or equivalent professional degree)
4	Post-secondary non-tertiary education
5	Short-cycle tertiary education
6	Bachelor's Degree (for example: BA, BS) or equivalent professional degree
7	Master's Degree (for example: MA, MBA, MS, MSW) or equivalent
8	Doctoral Degree (for example: PhD) or equivalent

Details:

Country-specific scales and wording of response options (reflecting the education system of the respondent's home country) are recoded into the eight categories above according to International Standard Classification of Education (ISCED, 2011). The first category reflects both classes 0 and 1 of the ISCED scale.

These eight categories are then regrouped into low, middle and high education levels following the recoding approach below:

1	B2101/B2100 = 1 to 2 (ISCED levels 0-2)
2	B2101/B2100 = 3 to 4 (ISCED levels 3-4)
3	B2101/B2100 = 5 to 8 (ISCED levels 5-8)

B2031_PREC: Employment information

Topic and detailed topic: Labour market
Variable type: Background
Reference unit: Individual
Reference period: Current
Filtering: B2011=1 or =2
Mode of collection: Recoded
In use (period): Discontinued, in use from wave 12 (Dec 2020) and replaced by B2032 in wave 34 (Oct 2023).

Coding: [Categorical]

1	Employee
2	Self-employed or unpaid family worker

Recoded from originally fielded variable B2031: Current employment situation.

Question wording:

What best describes your current status?

1	Employee
2	Self-employed – with employees
3	Self-employed – without employees
4	Unpaid family worker

Details:

The four categories above are regrouped into two groups following the recoding approach below:

1	[if B2031=1]
2	[If or B2031=2 or B2031=3 or B2031=4]

B2032_PREC: Employment information

Topic and detailed topic: Labour market
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: B2011=1 to =11
Mode of collection: Recoded
In use (period): Yes, in use from wave 34 (Oct 2023) onwards and available across core, quarterly and topical labour market modules.

Coding: [Categorical]

1	Employee
2	Self-employed or unpaid family worker
-777	I have never had a paid job lasting 6 months or more

Recoded from originally fielded variable B2032: Current employment situation.

Question wording:

if B2011=1 to B2011=4:
What best describes your current status?

if B2011=5 to B2011 = 11:
Thinking about your last paid job, what best describes your employment status at that point?

1	Employee
2	Self-employed – with employees
3	Self-employed – without employees
4	Unpaid family worker
-777	I have never had a paid job lasting 6 months or more

Details:

The four categories above are regrouped into two groups following the recoding approach below:

1	[if B2032=1]
2	[If or B2032=2 or B2032=3 or B2032=4]
-777	[if B2032=-777]

B2050: Industry – NACE/ISIC (regrouped)

Topic and detailed topic: Employment information
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: If (B2011 = 1 to 4) OR (B2011 = 5 to 11)
Mode of collection: Actual response
In use (period): Discontinued, used from wave 25 (Jan 2022) and replaced by B2051 in wave 29 (May 2022)

Coding: [Categorical]

1	Agriculture, forestry and fishing
2	Manufacturing, industry, mining, quarrying and utilities
3	Construction
4	Trade, transportation and storage
5	Hotels, bars and restaurants
6	Financial, insurance and real estate services, information and communication services
7	Professional, scientific and technical activities, administration and support services
8	Education and public administration, incl. military
9	Health sector and social work
10	Other sector, not mentioned above
-777	I have never had a paid job (only shown if B2011 3 to 11)

Question wording:

If B2011 = 1 or 2:

In which sector/industry do you currently work?

If you have more than one job, please consider the job in which you work the most hours per week.

If B2011 = 3 to 11:

In which sector/industry did you work in your last paid job?

If you have never had a paid job, you can indicate this below.

B2051: Industry – NACE/ISIC (regrouped)

Topic and detailed topic: Employment information
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: IF (B2011 = 1 to 4) OR (B2011 = 5 to 11)
Mode of collection: Actual response
In use (period): Discontinued, replaced B2050 in wave 29 (May 2022) and replaced by B2052 in wave 34 (Oct 2022)

Coding: [Categorical]

1	Agriculture, forestry and fishing
2	Manufacturing, industry, mining, quarrying and utilities
3	Construction
4	Trade, transportation and storage
5	Hotels, bars and restaurants
6	Financial, insurance and real estate services, information and communication services
7	Professional, scientific and technical activities, administration and support services
8	Education and public administration, incl. military
9	Health sector and social work
10	Other sector, not mentioned above
-777	I have never had a paid job (only shown if B2011=5 to 11)

Question wording:

If B2011=1 to B2011=4

In which sector do you currently work?

If you have more than one job, please consider the job in which you work the most hours per week.

If B2011= 5 to 11:

In which sector did you work in your last paid job?

If you have never had a paid job, you can indicate this below.

B2052: Industry – NACE/ISIC (regrouped)

Topic and detailed topic: Employment information
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: IF B2032 != -777 AND (B2011 = 1 to 4) OR (B2011 = 5 to 11)
Mode of collection: Actual response
In use (period): Discontinued, replaced B2051 in wave 34 (Oct 2022) and replaced by B2053 in wave 41 (May 2023)

Coding: [Categorical]

1	Agriculture, forestry and fishing
2	Manufacturing, industry, mining, quarrying and utilities
3	Construction
4	Trade, transportation and storage
5	Hotels, bars and restaurants
6	Financial, insurance and real estate services, information and communication services
7	Professional, scientific and technical activities, administration and support services
8	Education and public administration, incl. military
9	Health sector and social work
10	Other sector, not mentioned above
-777	I have never had a paid job (only shown if B2011=5 to 11)

Question wording:

If B2011=1 to B2011=4:

In which sector do you currently work?

If you have more than one job, please consider the job in which you work the most hours per week.

If B2011=5 to 11:

In which sector did you work in your last paid job?

If you have never had a paid job, you can indicate this below.

B2053_PREC: Industry – NACE/ISIC (regrouped)

Topic and detailed topic: Employment information
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: IF (B2011 = 1 to 4) OR (B2011 = 5 to 11 AND B2032 != -777 AND)
Mode of collection: Recoded
In use (period): Yes, replaced B2052 in wave 41 (May 2023)

Coding: [Categorical]

1	Agriculture, forestry and fishing
2	Manufacturing, industry, mining, quarrying and utilities
3	Construction
4	Trade, transportation and storage
5	Hotels, bars and restaurants
6	Financial, insurance and real estate services, information and communication services
7	Professional, scientific and technical activities, administration and support services
8	Education and public administration, incl. military
9	Health sector and social work
10	Other sector, not mentioned above

Recoded from originally fielded variable B2053: Industry NACE/ISIC

Question wording:

If B2011=1 to 4:

Please think about the business or organisation you are currently working for and its main business activity, i.e. what goods it produces or what services it provides.

What best describes the sector of the business or organisation you are currently working for?

If you have more than one job, please consider the job in which you work the most hours per week.

If B2011=5 to 11:

Please think about the business or organisation you were working for in your last paid job and, in particular, about its main business activity, i.e. what goods it produced or what services it provided.

What best describes the sector of the business or organisation you were working for?

If you had more than one job, please consider the job in which you worked the most hours per week.

Details:

The fielded question format includes unfolding response options for each NACE classification group that allow for a more granular indication of economic activity. Responses are then recoded to broader NACE classification as follows:

1	**Agriculture forestry and fishing**
	Agriculture (crop production, farming, etc.)
	Forestry and logging
	Fishing and aquaculture

2	**Manufacturing, industry, mining, quarrying and utilities**
	Mining and quarrying
	Manufacturing and industrial production
	Repair and installation of machinery and equipment
	Electricity, gas, steam and air conditioning supply
	Water supply, sewerage, waste management and remediation activities

3	**Construction**
	Construction of buildings
	Civil engineering
	Specialised construction activities

4	**Trade, transportation and storage**
	Repair of motor vehicles and motorcycles
	Wholesale trade
	Retail trade
	Land, water and/or air transport
	Warehousing and support activities for transportation
	Postal and courier activities

5	**Hotels, bars and restaurants**
	Accommodation (e.g. hotels, camping grounds)
	Restaurants, bars and event catering

6	**Financial, insurance and real estate services, information and communication services**
	Publishing activities (e.g. books, newspapers, periodicals)
	Video and TV programme production, music publishing
	Radio and TV broadcasting
	Telecommunications
	Computer programming
	Information services
	Financial services
	Insurance services
	Real estate services

7	**Professional, scientific and technical activities, administration and support services**
	Legal and accounting activities
	Consultancies (e.g. management consulting)
	Architectural and engineering activities
	Scientific research and development
	Advertising and market research
	Other professional, scientific and technical activities
	Veterinaries
	Rental and leasing activities
	Employment agencies
	Travel agencies
	Security services
	Facility management, cleaning services
	Office administration, office support and other business support

8	**Education and public administration, incl. military**
	Public administration and defence (including military)
	Public or private education

9	**Health sector and social work**
	Human health (e.g. hospitals, medical or dental practice)
	Residential care
	Other social work

10	**Other sector, not mentioned above**
	Creative, arts and entertainment activities
	Libraries, archives, museums and other cultural activities
	Gambling and betting activities
	Sports activities and amusement and recreation activities
	Other

Responses for ‘Arts, entertainment and recreation activities’ are grouped together with category ‘Other’ and coded as ’10 - Other sector, not mentioned above’:

B3300_PREC: Housing type

Topic and detailed topic: Respondent characteristics
Variable type: Background
Reference unit: Household
Reference period: -
Filtering: All respondents
Mode of collection: Recoded
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	Owner-occupied property with a mortgage outstanding
2	Owner-occupied property without a mortgage outstanding
3	Rented house/flat or accommodation provided free of rent

Recoded from originally fielded variable B3300: Housing type.

Question wording:

Which of the following describes your (and your family's) main place of residence?

1	Owner-occupied property with a mortgage outstanding
2	Owner-occupied property without a mortgage outstanding
3	Rented house/flat
4	Accommodation provided free of rent

Details:

Respondents with *accommodation provided free of rent* are recoded into category 3 for confidentiality reasons.

B4010: Financial decisions

Topic and detailed topic: Other characteristics
Variable type: Background
Reference unit: Household
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	I make these decisions myself
2	I make these decisions with someone else
3	Someone else makes these decisions

Question wording:

Who is responsible for making day-to-day decisions about money in your household?

B4020: Planning horizon

Topic and detailed topic: Other characteristics
Variable type: Background
Reference unit: Household
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

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Coding: [Categorical]

1	I/we just plan for the moment
2	1 to 3 months
3	More than 3 months but less than a year
4	1 to 2 years
5	3 to 5 years
6	6 to 10 years
7	More than 10 years
-888	Skipped

Question wording:

When making your savings and investment decisions, how far in the future do you, or does your household, typically plan?

B4050: Risk attitudes

Topic and detailed topic: Other characteristics
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	€10 euro
2	€20 euro
3	€30 euro
4	€40 euro
5	€50 euro
6	€60 euro
7	Would always prefer to play the game
-888	Skipped

Question wording:

Imagine you are playing a game of chance by flipping a coin. If the coin comes up heads, you win €60, but IF it comes up tails you win nothing. Would you rather play this game or alternatively receive the amount shown below for sure?

B4100: Trust attitudes

Topic and detailed topic: Other characteristics
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

0	You can't be too careful
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	Most people can be trusted

Question wording:

Generally speaking, would you say that most people can be trusted, or that you can't be too careful in dealing with people? Please indicate your level of trust on a scale from 0 to 10, where 0 means you can't be too careful and 10 means that most people can be trusted.

B4150: Perceived inequality

Topic and detailed topic: Other characteristics
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 1 (Jan 2020) onwards

Coding: [Categorical]

1	Strongly disagree
2	2
3	3
4	4
5	5
6	6
7	Strongly agree

Question wording:

To what extent do you agree or disagree with the following statement? Differences in income in the country you currently live in are too large.

B5010: Financial knowledge: self-assessment

Topic and detailed topic: Financial literacy
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	Not knowledgeable
2	More or less knowledgeable
3	Knowledgeable
4	Very knowledgeable
-888	Skipped

Question wording:

How knowledgeable do you consider yourself on financial matters?

B5020: Financial knowledge: compound interest (1)

Topic and detailed topic: Financial literacy
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 1 (Jan 2020) onwards

Coding: [Categorical]

1	More than €102
2	Exactly €102
3	Less than €102
4	Don’t know

Hidden non-response options:

-888	Skipped

Question wording:

Suppose you had €100 in a savings account and the interest rate was 2% per year. After five years, how much do you think you would have in the account if you left the money to grow?

B5030: Financial knowledge: real rates

Topic and detailed topic: Financial literacy
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 1 (Jan 2020) onwards

Coding: [Categorical]

1	More than today
2	Exactly the same
3	Less than today
4	Don't know

Hidden non-response options:

-888	Skipped

Question wording:

Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?

B5040: Financial knowledge: risk diversification

Topic and detailed topic: Financial literacy
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 1 (Jan 2020) onwards

Coding: [Categorical]

1	True
2	False
3	Don't know

Hidden non-response options:

-888	Skipped

Question wording:

Do you think the following statement is true or false? Buying shares in a single company usually provides a safer return than buying shares in a mutual fund.

B5050: Financial knowledge: interest compounding (2)

Topic and detailed topic: Financial literacy
Variable type: Background
Reference unit: -
Reference period: Individual
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 1 (Jan 2020) onwards

Coding: [Categorical]

1	Less than 2 years
2	At least 2 years but less than 5 years
3	At least 5 years but less than 10 years
4	At least 10 years
5	Don't know

Hidden non-response options:

-888	Skipped

Question wording:

Suppose you owe €1,000 on a loan and the interest rate you are charged is 20% per year, compounded annually. IF you didn't pay anything off, at this interest rate, how many years would it take for the amount you owe to double?

4 CES monthly module variables

A0010: Respondent ID

Topic and detailed topic: Technical items / identification
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

Coding: [String]

Number uniquely identifying each respondent

A0020: Country

Topic and detailed topic: Technical items / data collection information
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

Two-digit string code

BE	Belgium
DE	Germany
IE	Ireland
EL	Greece
ES	Spain
FR	France
IT	Italy
NL	Netherlands
AT	Austria
PT	Portugal
FI	Finland

A0030: Survey round

Topic and detailed topic: Technical items / identification
Variable type: Monthly
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

Running number, starting from 4 (for April 2020)

4	If date= 2/4/2020 - 6/5/2020
5	If date= 7/5/2020 - 3/6/2020
6	If date= 4/6/2020 - 1/7/2020
7	If date= 2/7/2020 - 5/8/2020
8	If date= 6/8/2020 - 2/9/2020
9	If date= 3/9/2020 - 30/9/2020
10	If date= 1/10/2020 - 4/11/2020
11	If date= 5/11/2020 - 2/12/2020
12	If date= 3/12/2020 - 6/1/2021
13	If date= 7/1/2021 - 3/2/2021
14	If date= 4/2/2021 - 3/3/2021
15	If date= 4/3/2021 - 31/3/2021
16	If date = 1/4/2021 – 5/5/2021
17	If date= 6/5/2021 - 2/6/2021
18	If date= 3/6/2021 - 30/6/2021
19	If date= 1/7/2021 - 4/8/2021
20	If date= 5/8/2021 - 1/9/2021
21	If date= 2/9/2021 - 6/10/2021
22	If date= 7/10/2021 - 3/11/2021
23	If date= 4/11/2021 - 1/12/2021
24	If date= 2/12/2021 - 5/1/2021
25	If date= 6/1/2022 - 2/2/2022
26	If date= 3/2/2022 - 2/3/2022
27	If date= 3/3/2022 - 6/4/2022
28	If date= 7/4/2022 - 4/5/2022
29	If date= 5/5/2022 - 1/6/2022
30	If date= 2/6/2022 - 6/7/2022
31	If date= 7/7/2022 - 3/8/2022
32	If date= 4/8/2022 - 7/9/2022
33	If date= 8/9/2022 - 5/10/2022

34	If date= 6/10/2022 - 2/11/2022
35	If date= 3/11/2022 - 30/11/2022
36	If date= 2/12/2022 - 4/1/2023
37	If date= 5/1/2023 - 1/2/2023
38	If date= 2/2/2023 - 1/3/2023
39	If date= 2/3/2023 - 5/4/2023
40	If date= 6/4/2023 - 3/5/2023
41	If date= 4/5/2023 – 31/5/2023
42	If date= 1/6/2023 - 5/7/2023
43	If date= 6/7/2023 - 2/8/2023
44	If date= 3/8/2023 - 6/9/2023
45	If date= 7/9/2023 - 4/10/2023
46	If date = 5/10/2023 - 1/11/2023
47	If date= 2/11/2023 - 6/12/2023
48	If date= 7/12/2023 - 3/1/2024
49	If date= 4/1/2024 - 31/1/2024
50	If date= 1/2/2024 - 6/3/2024
51	If date= 7/3/2024 - 3/4/2024
52	If date= 4/4/2024 - 1/5/2024
53	If date= 2/52024 - 5/6/2024
54	If date= 6/6/2024 - 3/7/2024
55	If date= 4/7/2024 - 31/7/2024
56	If date= 1/8/2024 – 4/9/2024
57	If date= 5/9/2024 – 2/10/2024
58	If date= 3/10/2024 - 6/11/2024
59	If date= 7/11/2024 - 4/12/2024
60	If date= 5/12/2024 - 1/1/2025
61	If date= 2/1/2025 - 5/2/2025
62	If date= 6/2/2025 - 5/3/2025
63	If date= 6/3/2025 - 2/4/2025
64	If date =3/4/2025 – 29/4/2025
65	If date= 30/4/2025 - 4/6/2025
66	If date= 5/6/2025 - 2/7/2025
67	If date= 3/7/2025 - 6/8/2025
68	If date= 7/8/2025 - 3/9/2025
69	If date= 4/9/2025 - 1/10/2025

Details:

Each wave opens on the 1st Thursday of the month. The fieldwork in-practice closes on the Tuesday before the next wave opens, with possible exceptions.

WGT: Blended weight monthly

Topic and detailed topic: Technical items / weights
Variable type: Monthly
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

---

Coding: [Numerical]

The weights of the two samples available (probability and non-probability) are blended. Probability and non-probability samples are combined. The combined weights of the blended sample are then calibrated to the population benchmarks (age, gender and region). More information on the computation of weights is available in the CES methodological guide.

A1010_AGE_PREC: Age group updated annually

Topic and detailed topic: Respondent characteristics
Variable type: Monthly (based on background info)
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Derived and recoded
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	18-34
2	35-49
3	50-70
4	71+

Derived and recoded from originally fielded background variable A1010: Month and year of birth.

Question wording:

What is the month and year of your birth?

YYYYMM

Details:

The variable A1010 is collected during recruitment. Respondent needs to be at least 18 years old in order to take this survey. The derived age variable is updated at the beginning of each year based on the reported date of birth.

B7040_QUINTILE: Household disposable income quintiles on monthly weighted distribution by wave

Topic and detailed topic: Respondent characteristics
Variable type: Monthly (based on background info)
Reference unit: Household
Reference period: Year preceding the background interview
Filtering: All respondents
Mode of collection: Imputed and derived
In use (period): Yes, since the first round of CES data collection

---

Coding: [Categorical]

1	First quintile
2	Second quintile
3	Third quintile
4	Fourth quintile
5	Fifth quintile

Derived and recoded from originally fielded background variables B7040 / B7050_1/2: Total combined net of tax household income. Respondents can choose whether they want to report their household's **annual** or **monthly** income in question B7030.

Question wording:

B7040

What was your household total **net** income (i.e., after tax and compulsory deductions) from all sources [if B7030=1, **over the past month**; if B7030=2, **over the past 12 months**]?

If you don't know the exact figure, please give a best estimate.

Please consider the income of all household members, and from all sources: wages or salaries; income from self-employment or farming; pensions; unemployment/redundancy benefit; any other social benefits or grants; income from investment, savings, insurance or property; income from other sources.

________________ €/month < if B7030=1 > (Valid range: 0 – 999999)

________________ €/year < if B7030=2 > (Valid range: 0 – 999999)

-666	Prefer not to answer
-999	Don't know

B7050_1/2

Perhaps you can provide the approximate range instead. Which category best matches your household total **net** income (i.e., after tax and compulsory deductions) [if B7030=1, **over the past month**; if B7030=2, **over the past 12 months**]?

We would be grateful for a response and assure you that any information you provide will remain strictly confidential.

	B7050_1	B7050_2
1	Less than €500	Less than €10,000
2	€500-€999	€10,000-€14,999
3	€1,000-€1,499	€15,000-€19,999
4	€1,500-€1,999	€20,000-€24,999
5	€2,000-€2,499	€25,000-€29,999
6	€2,500-€2,999	€30,000-€39,999
7	€3,000-€3,999	€40,000-€49,999
8	€4,000-€4,999	€50,000-€59,999
9	€5,000-€6,999	€60,000-€74,999
10	€7,000-€9,999	€75,000 or more
11	€10,000 or more	-

-666	Prefer not to answer	Prefer not to answer
-999	Don't know	Don't know

Details:

Household net income data are collected in the background module. Respondents can select whether they would like to report their household's monthly or annual income. Answers can be provided either in open ended values or in bracketed values. For the creation of the imputed incomes, we employ a hot-deck step imputation of continuous values for those reported in brackets. Furthermore, a model-based approach is used for the imputation of both outliers and missing values.

For the creation of the **B7040_quintile** variable the previously derived imputed incomes are used to calculate quintiles over the weighted distributions of the variable at the country level and by wave.

EMP_STATUS: Employment situation

Topic and detailed topic: Labour market
Variable type: Monthly
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Recoded
In use (period): Yes, in use from wave 32 (Aug 2022) onwards

Coding: [Categorical]

1	Employed
2	Unemployed
3	Retired
4	Other

Recoded from originally fielded variable W1000: Current employment situation.

Question wording:

What best describes your current employment situation?

1	Working full-time (self-employed or working for someone else)
2	Working part-time (self-employed or working for someone else)
3	Temporarily laid-off (you expect to return to your previous workplace)
4	On extended leave (disability, sick, parental or other leave)
5	Unemployed and actively looking for a job
6	Unemployed, interested in having a job but not actively looking for a job
7	Unable to work because of disability or other medical reasons
8	In retirement or early retirement
9	Studying, at school, or in training
10	Looking after children or other persons, doing housework
11	Other

Details:

The 11 categories above are regrouped into three groups following the recoding approach below:

1	[if W1000=1 or W1000=2 or W1000=3 or W1000=4]
2	[If W1000=5 or W1000=6]
3	[if W1000=8]
4	[if W1000=7 or W1000=9 or W1000=10 or W1000=11]

Note that category 2 includes all respondents that consider themselves unemployed. It includes respondents who consider themselves unemployed but are not actively searching for a job. Thus, the definition of unemployment used here does not necessarily correspond to that of official EU labour market statistics.

Information is auto filled with variable B2011 (see EMP_STATUS_B) if the background interview took place in the same reference month as the core.

W1112_PREC: Most recent/current job - employment information (recoded)

Topic and detailed topic: Labour market – employment information
Variable type: Monthly
Reference unit: Individual
Reference period: Current
Filtering: (IF W1000 = 1 OR W1000 = 2 OR W1000 = 3 OR W1000 = 4)
Mode of collection: Recoded
In use (period): Yes, in use from wave 42 (Jun 2023) onwards

Coding: [Categorical]

1	Employee
2	Self-employed or unpaid family worker
-777	I have never had a paid job lasting 6 months or more

Recoded from originally fielded variable W1112: Most recent/current job - employment information.

Question wording:

if W1000=1 or W1000=2 or W1000=3 or W1000=4, SHOW: What best describes your current employment status?

1	Employee
2	Self-employed – with employees
3	Self-employed – without employees
4	Unpaid family worker
-777	I have never had a paid job lasting 6 months or more

Details:

Information is auto filled with variable B2032 if the background interview took place in the same reference month as the core.

4.1 Regular monthly module variables

C1010: Past prices in general – qualitative

Topic and detailed topic: Inflation
Variable type: Monthly
Reference unit: Individual
Reference period: Past 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

---

Coding: [Categorical]

1	Prices **went up** a lot
2	Prices **went down** a lot
3	Prices **went up** a little
4	Prices **went down** a little
5	Prices stayed **exactly the same** (that is 0% change)

Question wording:

First, we would like to ask you about changes in the general level of prices for goods and services in the country you currently live in.

Compared with 12 months ago, what do you think has happened to prices in general?

C1020: Past prices in general – open-ended

Topic and detailed topic: Inflation
Variable type: Monthly
Reference unit: Individual
Reference period: Past 12 months
Filtering: All respondents [If C1010 = 5, auto-fill with value 0]
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

---

Coding: [Numerical]

-100.0 to 100.0	Valid range

Question wording:

How much higher (lower) do you think prices in general are **now compared with 12 months ago** in the country you currently live in? Please give your best guess of the change in percentage terms. You can provide a number up to one decimal place.

___ . _%

C1110: Expectation for prices in general next 12 months – qualitative

Topic and detailed topic: Inflation
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

---

Coding: [Categorical]

1	Prices will **increase** a lot
2	Prices will **decrease** a lot
3	Prices will **increase** a little
4	Prices will **decrease** a little
5	Prices will be **exactly the same** (that is 0% change)

Question wording:

The next few questions are about future changes in prices in general in the country you currently live in.

Looking ahead to 12 months from now, what do you think will happen to prices in general? We are interested in even very small changes.

C1120: Expectation for prices in general next 12 months – open-ended

Topic and detailed topic: Inflation
Variable type: Monthly
Reference unit: Individual
Reference period: Current
Filtering: All respondents [If C1110 = 5, auto-fill with value 0]
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

-100.0 to 100.0	Valid range

Question wording:

How much higher (lower) do you think prices in general will be **12 months from now** in the country you currently live in? Please give your best guess of the change in percentage terms. You can provide a number up to one decimal place.

___ . _%

C1150_1-8: Expectation for prices in general next 12 months – probabilistic

Topic and detailed topic: Inflation
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used from the first round of data collection until wave 30 (June 2022) and replaced by C1152 in wave 31 (July 2022)

Coding: [Numerical]

0 to 100	Valid range

For each of the following probabilistic bins:

1	Prices will **increase** by 8% or more
2	Prices will **increase** by 4% or more, but less than 8%
3	Prices will **increase** by 2% or more, but less than 4%
4	Prices will **increase** by 0% or more but less than 2%
5	Prices will **decrease** by more than 0% but less than 2%
6	Prices will **decrease** by 2% or more, but less than 4%
7	Prices will **decrease** by 4% or more, but less than 8%
8	Prices will **decrease** by 8% or more

Question wording:

Now we would like you to think about how much prices in general in the country you currently live in are likely to change **in 12 months from now**. We realise that this question may take a little more effort.

Below you see 8 possible ways in which prices could change. Please distribute 100 points among them, to indicate how likely you think it is that each price change will happen. The sum of the points you allocate should total to 100.

You can allocate points by typing a percentage in each box. (Note that your answers should sum to 100 – if your sum exceeds 100, you should first decrease the points again in one option before you can add points in another).

C1152_1-10: Expectation for prices in general next 12 months – probabilistic

Topic and detailed topic: Inflation
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, replaced C1150 in wave 31 (July 2022)

Coding: [Numerical]

0 to 100	Valid range

For each of the following probabilistic bins:

1	Prices will **increase** by 12% or more
2	Prices will **increase** by 8% or more, but less than 12%
3	Prices will **increase** by 4% or more, but less than 8%
4	Prices will **increase** by 2% or more, but less than 4%
5	Prices will **increase** by 0% or more but less than 2%
6	Prices will **decrease** by more than 0% but less than 2%
7	Prices will **decrease** by 2% or more, but less than 4%
8	Prices will **decrease** by 4% or more, but less than 8%
9	Prices will **decrease** by 8% or more, but less than 12%
10	Prices will **decrease** by 12% or more

Question wording:

Now we would like you to think about how much prices in general in the country you currently live in are likely to change **in 12 months from now**. We realise that this question may take a little more effort.

Below you see ten possible ways in which prices could change. Please distribute 100 points among them, to indicate how likely you think it is that each price change will happen. The sum of the points you allocate should total to 100.

You can allocate points by typing a percentage in each box. (Note that your answers should sum to 100 – if your sum exceeds 100, you should first decrease the points again in one option before you can add points in another).

C1210: Expectation for prices in general 3 years ahead – qualitative

Topic and detailed topic: Inflation
Variable type: Monthly
Reference unit: Individual
Reference period: 3 years ahead
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

---

Coding: [Categorical]

1	Prices will **increase** a lot
2	Prices will **decrease** a lot
3	Prices will **increase** a little
4	Prices will **decrease** a little
5	Prices will be **exactly the same** (that is 0% change)

Question wording:

Please think further ahead to <survey month year+2>. What do you think will happen to prices in general in the country you currently live in over the 12-month period <between survey month year+2 and survey month year+3>?

C1220: Expectation for prices in general 3 years ahead - open-ended

Topic and detailed topic: Inflation
Variable type: Monthly
Reference unit: Individual
Reference period: 3 years ahead
Filtering: All respondents [If C1210 = 5, auto-fill with value 0]
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

---

Coding: [Numerical]

-100.0 to 100.0	Valid range

Question wording:

By about what percentage do you expect prices in general in the country you currently live in to increase (decrease) over the 12-month period <between survey month year+2 and survey month year+3>? Please give your best guess of the change in percentage terms. You can provide a number up to one decimal place.

___ . _%

C2110: Expectation for home prices next 12 months – qualitative

Topic and detailed topic: Housing
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	**Increase** a lot
2	**Decrease** a lot
3	**Increase** a little
4	**Decrease** a little
5	Stay **exactly the same** (that is 0% change)

Question wording:

Next, we would like you to think about the price of the home that you currently live in (even if you do not own it).

In 12 months from now, what do you expect will happen to the price of your current home? By this, we mean the price that would be paid if your home were to be sold 12 months from now.

In 12 months from now, I expect the price of my current home, compared with now, to:

C2120: Expectation for home prices next 12 months – open-ended

Topic and detailed topic: Housing
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents [If C2110 = 5, auto-fill with value 0]
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

-100.0 to 100.0	Valid range

Question wording:

In 12 months from now, by about what percent do you expect the price of your current home to be higher (lower)? Please give your best guess of the expected change in percentage terms. You can provide a number up to one decimal place.

In 12 months from now, I expect the price of my current home to be ___ . _% higher (lower)?

C2150_1-8: Expectation for price of your current home next 12 months – probabilistic

Topic and detailed topic: Housing
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used from the first round of data collection until wave 30 (June 2022) and replaced by C2151 in wave 31 (July 2022)

Coding: [Numerical]

0 to 100	Valid range

For each of the following probabilistic bins:

1	**Increase** by 8% or more
2	**Increase** by 4% or more, but less than 8%
3	**Increase** by 2% or more, but less than 4%
4	**Increase** by 0% or more but less than 2%
5	**Decrease** by more than 0% but less than 2%
6	**Decrease** by 2% or more, but less than 4%
7	**Decrease** by 4% or more, but less than 8%
8	**Decrease** by 8% or more

Question wording:

Below you see eight possible ways in which the price of your current home could change **over the next 12 months**. Please distribute 100 points among them, to indicate how likely you think it is that each price change will happen. The sum of the points you allocate should total 100.

You can allocate points by typing a percentage in each box. (Note that your answers should sum to 100 – if your sum exceeds 100, you should first decrease the points again in one option before you can add points in another).

C2151_1-10: Expectation for price of your current home next 12 months – probabilistic

Topic and detailed topic: Housing
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, replaced C2150 in wave 31 (July 2022)

Coding: [Numerical]

0 to 100	Valid range

For each of the following probabilistic bins:

1	**Increase** by 12% or more
2	**Increase** by 8% or more, but less than 12%
3	**Increase** by 4% or more, but less than 8%
4	**Increase** by 2% or more, but less than 4%
5	**Increase** by 0% or more but less than 2%
6	**Decrease** by more than 0% but less than 2%
7	**Decrease** by 2% or more, but less than 4%
8	**Decrease** by 4% or more, but less than 8%
9	**Decrease** by 8% or more, but less than 12%
10	**Decrease** by 12% or more

Question wording:

Below you see ten possible ways in which the price of your current home could change **over the next 12 months**. Please distribute 100 points among them, to indicate how likely you think it is that each price change will happen. The sum of the points you allocate should total 100.

You can allocate points by typing a percentage in each box. (Note that your answers should sum to 100 – if your sum exceeds 100, you should first decrease the points again in one option before you can add points in another).

C3010: Own financial situation – past 12 months

Topic and detailed topic: Income
Variable type: Monthly
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	Much worse off
2	Somewhat worse off
3	About the same
4	Somewhat better off
5	Much better off

Question wording:

Do you think your household is financially better off or worse off now than it was **12 months ago**?

C3110: Own financial situation – future 12 months

Topic and detailed topic: Income
Variable type: Monthly
Reference unit: Household
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	Much worse off
2	Somewhat worse off
3	About the same
4	Somewhat better off
5	Much better off

Question wording:

And looking ahead, do you think your household will be financially better off or worse off **in 12 months from now** than it is today?

C3210: Expectation for net total household income next 12 months – qualitative

Topic and detailed topic: Income
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	**Increase** a lot
2	**Decrease** a lot
3	**Increase** a little
4	**Decrease** a little
5	Stay **exactly the same** (that is 0% change)

Question wording:

Over the next 12 months, what do you expect will happen to your household's total **net** income (that is after tax and compulsory deductions)? **During the next 12 months**, I expect my household's total net income to...

C3220: Expectation for net total household income next 12 months – open-ended

Topic and detailed topic: Income
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents [If C3210 = 5, auto-fill with value 0]
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

-100.0 to 100.0	Valid range

Question wording:

By about what percent do you expect the total net income of your household to increase (decrease)? Please give your best guess of the expected change in percentage terms. You can provide a number up to one decimal place.

During the next 12 months, I expect the total net income of my household to increase (decrease) by ___._%

C3250_1-8: Expectation for net total household income next 12 months – probabilistic

Topic and detailed topic: Income
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used from the first round of data collection until wave 30 (June 2022) and replaced by C3251 in wave 31 (July 2022)

Coding: [Numerical]

0 to 100	Valid range

For each of the following probabilistic bins:

1	**Increase** by 8% or more
2	**Increase** by 4% or more, but less than 8%
3	**Increase** by 2% or more, but less than 4%
4	**Increase** by 0% or more but less than 2%
5	**Decrease** by more than 0% but less than 2%
6	**Decrease** by 2% or more, but less than 4%
7	**Decrease** by 4% or more, but less than 8%
8	**Decrease** by 8% or more

Question wording:

Below you see 8 possible ways in which your household’s total net income could change **over the next 12 months**. Please distribute 100 points among them, to indicate how likely you think it is that each income change will happen. The sum of the points you allocate should total to 100.

You can allocate points by typing a percentage in each box. (Note that your answers should sum to 100 – if your sum exceeds 100, you should first decrease the points again in one option before you can add points in another).

C3251_1-10: Expectation for net total household income next 12 months – probabilistic

Topic and detailed topic: Income
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, replaced C3250 in wave 31 (July 2022)

Coding: [Numerical]

0 to 100	Valid range

For each of the following probabilistic bins:

1	**Increase** by 12% or more
2	**Increase** by 8% or more, but less than 12%
3	**Increase** by 4% or more, but less than 8%
4	**Increase** by 2% or more, but less than 4%
5	**Increase** by 0% or more but less than 2%
6	**Decrease** by more than 0% but less than 2%
7	**Decrease** by 2% or more, but less than 4%
8	**Decrease** by 4% or more, but less than 8%
9	**Decrease** by 8% or more, but less than 12%
10	**Decrease** by 12% or more

Question wording:

Below you see ten possible ways in which your household's total net income could change **over the next 12 months**. Please distribute 100 points among them, to indicate how likely you think it is that each income change will happen. The sum of the points you allocate should total to 100.

You can allocate points by typing a percentage in each box. (Note that your answers should sum to 100 – if your sum exceeds 100, you should first decrease the points again in one option before you can add points in another).

C4010: Expectation for the economy next 12 months – qualitative

Topic and detailed topic: Economic growth
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	Grow
2	Shrink
3	Neither grow nor shrink

Question wording:

We are interested in your opinion on how well the economy of the country you currently live in will do in the future. **During the next 12 months**, I expect the economy of the country I currently live in to…

C4020: Expectation for the economy next 12 months – open-ended

Topic and detailed topic: Economic growth
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents [If C4010 = 3, auto-fill with value 0]
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

-100.0 to 100.0	Valid range

Question wording:

During the next 12 months, by how much do you think the economy will grow (shrink)? Please give your best guess of the expected change in percentage terms. You can provide a number up to one decimal place.

During the next 12 months, I expect the economy to grow (shrink) by ___._ %

C4030: Current unemployment rate - open-ended

Topic and detailed topic: Labour market
Variable type: Monthly
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

---

Coding: [Numerical]

0.0 to 100.0	Valid range

Question wording:

What do you think is the **current unemployment rate** in the country you currently live in?

Please give your best guess in percentage terms.

___ . _%

C4031: Expectations about unemployment rate next 12 months – open-ended

Topic and detailed topic: Labour market
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

---

Coding: [Numerical]

0.0 to 100.0	Valid range

Question wording:

What do you think will be the **unemployment rate 12 months from now** in the country you currently live in?

Please give your best guess in percentage terms.

___ . _%

C4032: Housing as investment

Topic and detailed topic: Labour market
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

1	Very bad
2	Bad
3	Neither good nor bad
4	Good
5	Very good

Question wording:

Is buying real estate in your neighbourhood today a good or a bad investment?

C5111: Expectation for interest rate on mortgages next 12 months – open-ended

Topic and detailed topic: Housing
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used from wave 9 (September 2020) until wave 29 (May 2022) and replaced by C5113 in wave 30 (June 2022)

Coding: [Numerical]

-2.0 to 12.0	Valid range

Question wording:

In 12 months from now, what do you think will be the interest rate on **mortgages** in the country you are currently living in?

Please give your best guess. You can provide a number up to one decimal place.

___ . _%

C5113: Expectation for interest rate on mortgages next 12 months – open-ended

Topic and detailed topic: Housing
Variable type: Monthly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, replaced C5111 in wave 30 (June 2022)

Coding: [Numerical]

-2.0 to 25.0	Valid range

Question wording:

In 12 months from now, what do you think will be the interest rate on **mortgages** in the country you are currently living in?

Please give your best guess. You can provide a number up to one decimal place.

___ . _%

C6010: Past household spending – qualitative

Topic and detailed topic: Consumption
Variable type: Monthly
Reference unit: Household
Reference period: Past 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	My household spending **increased** a lot
2	My household spending **decreased** a lot
3	My household spending **increased** a little
4	My household spending **decreased** a little
5	My household spending remained **exactly the same** (that is 0% change)

Question wording:

We are interested in understanding how your household spending may have changed **compared with 12 months ago**. Even very small changes in the amount your household has spent are of interest.

Compared with 12 months ago, what do you think has happened to your household spending?

C6020: Past household spending – open-ended

Topic and detailed topic: Consumption
Variable type: Monthly
Reference unit: Household
Reference period: Past 12 months
Filtering: All respondents [If C6010 = 5, auto-fill with value 0]
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

-100.0 to 100.0	Valid range
-999	Don’t know

Question wording:

How much higher (lower) do you think your household spending is **now compared with 12 months ago**?

Please give your best guess of the change in percentage terms. You can provide a number up to one decimal place.

___._%

C6030: Past household spending – brackets

Topic and detailed topic: Consumption
Variable type: Monthly
Reference unit: Household
Reference period: Past 12 months
Filtering: [If C6020 = -999]
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Please estimate how much higher (lower) (in percent) your monthly household spending on all goods and services is now compared with 12 months ago, using the categories listed below.

1	Less than 2%
2	2-3%
3	4-6%
4	7-10%
5	11-15%
6	16-20%
7	More than 20%

C6110: Expectation for household spending next 12 months – qualitative

Topic and detailed topic: Consumption
Variable type: Monthly
Reference unit: Household
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	My household spending will **increase** a lot
2	My household spending will **decrease** a lot
3	My household spending will **increase** a little
4	My household spending will **decrease** a little
5	My household spending will remain **exactly the same** (that is 0% change)

Question wording:

During the next 12 months, how do you expect your household spending on all goods and services to compare with your spending in the past 12 months? Even very small changes in the amount your household will spend are of interest.

C6120: Expectation for household spending next 12 months – open-ended

Topic and detailed topic: Consumption
Variable type: Monthly
Reference unit: Household
Reference period: Next 12 months
Filtering: All respondents [If C6110 = 5, auto-fill with value 0]
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

-100.0 to 100.0	Valid range
-999	Don't know

Question wording:

By what percent do you expect your household spending on all goods and services to change **during the next 12 months** compared with your spending in the past 12 months?

Even very small changes in the amount your household will spend are of interest. Please give your best guess of the change in percentage terms.

___ . _%

C6130: Expectation for household spending next 12 months – brackets

Topic and detailed topic: Consumption
Variable type: Monthly
Reference unit: Household
Reference period: Next 12 months
Filtering: [If C6120 = -999]
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	Less than 2%
2	2-3%
3	4-6%
4	7-10%
5	11-15%
6	16-20%
7	More than 20%

Question wording:

Please estimate how much higher (lower) (in percent) you expect your monthly household spending on all goods and services to be 12 months from now using the categories listed below.

C7010: Sufficient liquidity

Topic and detailed topic: Consumption
Variable type: Monthly
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

0	No
1	Yes

Question wording:

Please think about your available financial resources, including access to credit, savings, loans from relatives or friends, etc. Suppose that you had to make an unexpected payment equal to one month of your household income. Would you have sufficient financial resources to pay for the entire amount?

C7110: Past credit access

Topic and detailed topic: Credit access
Variable type: Monthly
Reference unit: Household
Reference period: Past 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used from the first round of data collection until wave 8 (August 2020) and replaced by C7111 in wave 9 (September 2020)

Coding: [Categorical]

1	Much harder
2	Somewhat harder
3	Equally easy/hard
4	Somewhat easier
5	Much easier
-777	Not applicable

Question wording:

Compared with your household's situation 12 months ago, do you think it is generally harder or easier these days for your household to obtain credit or loans (including credit and retail cards, car loans, student loans, and mortgages)?

C7111: Past credit access

Topic and detailed topic: Credit access
Variable type: Monthly
Reference unit: Household
Reference period: Past 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, replaced C7110 in wave 9 (September 2020)

Coding: [Categorical]

1	Much harder
2	Somewhat harder
3	Equally easy/hard
4	Somewhat easier
5	Much easier

Question wording:

Compared with your household's situation 12 months ago, do you think it is generally harder or easier these days for your household to obtain credit or loans (including credit and retail cards, car loans, student loans, and mortgages)?

C7120: Expectation for credit access next 12 months

Topic and detailed topic: Credit access
Variable type: Monthly
Reference unit: Household
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used from the first round of data collection until wave 8 (August 2020) and replaced by C7121 in wave 9 (September 2020)

Coding: [Categorical]

1	Much harder
2	Somewhat harder
3	Equally easy/hard
4	Somewhat easier
5	Much easier
-777	Not applicable

Question wording:

And looking ahead, do you think that **12 months from now** it will generally be harder or easier for your household to obtain credit or loans (including credit and retail cards, car loans, student loans, and mortgages) than it is these days?

C7121: Expectation for credit access next 12 months

Topic and detailed topic: Credit access
Variable type: Monthly
Reference unit: Household
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, replaced C7120 in wave 9 (September 2020)

Coding: [Categorical]

1	Much harder
2	Somewhat harder
3	Equally easy/hard
4	Somewhat easier
5	Much easier

Question wording:

And looking ahead, do you think that **12 months from now** it will generally be harder or easier for your household to obtain credit or loans (including credit and retail cards, car loans, student loans, and mortgages) than it is these days?

C8010_1-4: Trust in institutions

Topic and detailed topic: Other beliefs & attitudes
Variable type: Monthly
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used from the first round of data collection until wave 13 (January 2021) and replaced by C8011_1-5 in wave 14 (February 2021)

Coding: [Categorical]

0	0 – No trust at all
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10 – Trust completely
-999	Do not know

For each of the below variables:

1	The European Central Bank
2	The European Commission
3	The European Parliament
4	The United Nations

Question wording:

How much do you trust each of the following institutions and organisations?

Please rate your level of trust on a scale from 0 to 10, where 0 means you have no trust at all in the institution and 10 means you trust it completely.

C8011_1-5: Trust in institutions

Topic and detailed topic: Other beliefs & attitudes
Variable type: Monthly
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, replaced C8010_1-4 in wave 14 (February 2021)

Coding: [Categorical]

0	0 – No trust at all
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10 – Trust completely
-999	Do not know

For each of the below variables:

1	The European Central Bank
2	The European Commission
3	The European Parliament
4	The United Nations
5	The <National Central Bank of your country>

Question wording:

How much do you trust each of the following institutions and organisations?

Please rate your level of trust on a scale from 0 to 10, where 0 means you have no trust at all in the institution and 10 means you trust it completely.

E2010: Expectation for prices in general 5 years ahead - qualitative

Topic and detailed topic: Inflation
Variable type: Monthly
Reference unit: Individual
Reference period: 5 years ahead
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 32 (Aug 2022) onwards

Coding: [Categorical]

1	Prices will increase a lot
2	Prices will decrease a lot
3	Prices will increase a little
4	Prices will decrease a little
5	Prices will be exactly the same (that is 0% change)

Question wording:

Please think further ahead to <survey month year+4>.

What do you think will happen to prices in general in the country you currently live in over the 12-month period <between survey month year+4 and survey month year+5>?

E2020: Expectation for prices in general 5 years ahead - open-ended

Topic and detailed topic: Inflation
Variable type: Monthly
Reference unit: Individual
Reference period: 5 years ahead
Filtering: All respondents [If E2010 = 5, auto-fill with value 0]
Mode of collection: Actual response
In use (period): Yes, in use from wave 32 (Aug 2022) onwards

Coding: [Numerical]

-100.0 to 100.0	Valid range

Question wording:

By about what percentage do you expect prices in general in the country you currently live in to increase (decrease) over the 12-month period <between survey month year+4 and survey month year+5>?

Please give your best guess of the change in percentage terms. You can provide a number up to one decimal place.

___ . _%

H2020_1-7: ECB – information

Topic and detailed topic: Other beliefs & attitudes
Variable type: Monthly
Reference unit: Individual
Reference period: Past month
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, fielded for the first time in wave 22 (October 2021)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	Newspapers and magazines
2	TV and radio
3	The ECB's websites and publications
4	The ECB’s social media accounts, e.g. Twitter/X and LinkedIn
5	Websites and social media accounts not run by the ECB
6	Other sources not listed above
7	No, I didn’t get any information

Question wording:

In the past month, have you seen or heard information about the European Central Bank (ECB) from any of the following sources?

P1410_1-5: Trust – Multiple Dimensions

Topic and detailed topic: Other beliefs & attitudes
Variable type: Monthly
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used in waves 16 (Apr 2021), 21 (Sep 2021), 23 (Nov 2021), 24 (Dec 2021).

Coding: [Categorical]

0	0 – No trust at all
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10 – Trust completely
-999	Do not know

For each of the below variables:

1	Commercial banks
2	People in general
3	Newspapers and magazines
4	TV and Radio
5	Social media (e.g. Facebook, Twitter, LinkedIn)

Question wording:

How much do you trust each of the following?

Please rate your level of trust on a scale from 0 to 10, where 0 means you have no trust at all in the institution and 10 means you trust it completely.

T3010: Expectation for ECB objective - qualitative

Topic and detailed topic: Inflation
Variable type: Monthly
Reference unit: Individual
Reference period: the next 3 years
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, in use from wave 25 (Jan 2022) to wave 39 (Mar 2023)

Coding: [Numerical]

0 to 100	Valid range

Question wording:

How likely do you think it is that the ECB will maintain price stability in the euro area economy over the next 3 years?

Use the slider below to indicate your response.

T3020_1-2: Expectation for ECB objective - 3-year and 5-year horizon - qualitative

Topic and detailed topic: Inflation
Variable type: Monthly
Reference unit: Individual
Reference period: the next 3 or 5 years
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 40 (Apr 2023) onwards

Coding: [Numerical]

0 to 100	Valid range

For each of the below variables:

1	The next 3 years
2	The next 5 years

Question wording:

How likely do you think it is that the European Central Bank (ECB) will maintain price stability in the euro area economy over …

Use the sliders below to indicate your response for each of the time periods.

X1040_1-9: Information source(s) – inflation

Topic and detailed topic: Central banking – information sources
Variable type: Monthly
Reference unit: Individual
Reference period: the next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 32 (Aug 2022) onwards in topical module of central banking and core

Coding: [Categorical]

1	Yes
0	No

For each of the below variables:

1	Own shopping experience for goods and services
2	Family and friends, colleagues
3	TV/radio
4	Newspapers or magazines (including online)
5	Social media (e.g., Facebook, Twitter, Instagram, LinkedIn) accounts not run by official institutions
6	Financial advisors
7	Official institutions (e.g. the <National Statistical Office> or the European Central Bank or the <National Central Bank>), including their website and social media accounts
8	Other sources not mentioned above
9	Would not use any source to learn about monetary policy in the euro area

Question wording:

Which of the following sources would you use to inform yourself about inflation in the country you currently live in over the next 12 months?

Please select up to three responses.

Details:

<National Central Bank> is filled with the name of the National Central Bank corresponding to the country associated with the respondent.

<National Statistical Office> is filled with the name of statistical office corresponding to the nationality of the respondent.

X6020_1-9: Change in consumer behaviour – past changes of prices in general

Topic and detailed topic: Consumer behaviour
Variable type: Monthly
Reference unit: Individual
Reference period: Past 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used from wave 44 (Aug 2023) until wave 55 (Jul 2024)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	Brought forward major purchases of durable goods
2	Reduce usual spending and put aside more
3	Shop around more actively for better prices of same product
4	Substituted goods with cheaper alternatives
5	Saved less or liquidated savings
6	Used credit to finance spending
7	Got a pay rise from your current employer or found a higher paying job
8	Increased your income in other ways (e.g. took on a second job, worked more hours with current employer)
9	None of the above

Question wording:

Please think about **changes in prices in general** over the past 12 months. Which of the following actions, if any, have you taken, **over the past 12 months** because of these price changes?

Please select all options that apply.

Details:

If one variables X6020_9 is selected, all other variables are automatically coded as 0 (i.e., unselected).

X8020: Perception of inflation drivers

Topic and detailed topic: Central banking – inflation drivers
Variable type: Monthly
Reference unit: Individual
Reference period: Past 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 44 (Aug 2023) onwards in topical module of central banking and core

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Coding: [Categorical]

1	The main driver is firms' profits
2	The main driver is wage costs for firms
3	The main driver is other input costs for firms (e.g. energy, raw material or other business costs)

Question wording:

According to your view, what is the main factor driving the change in the general level of prices for goods and services in your country during **the past 12 months**.

Please choose only the most important factor according to your view.

X8110: Self-assessed inflation attention – level of attention today

Topic and detailed topic: Central banking –inflation
Variable type: Monthly
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 44 (Aug 2023) onwards in topical module of central banking and core

Coding: [Categorical]

1	Almost no attention
2	A little attention
3	Some attention
4	Much attention
5	A great deal of attention

Question wording:

Some people are interested in inflation while others are less interested in this topic. That is some people might pay attention, think, talk and search for information about changes in prices in general regularly while others don't.

Thinking about yourself, how much attention do you currently pay to changes in prices in general in the country you currently live in?

X8120: Self-assessed inflation attention – compared to 12 months ago

Topic and detailed topic: Central banking –inflation
Variable type: Monthly
Reference unit: Individual
Reference period: Past 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 44 (Aug 2023) onwards in topical module of central banking and core

Coding: [Categorical]

1	I currently pay **less** attention to changes in prices in general **than before**
2	I currently pay **more** attention to changes in prices in general **than before**
3	I currently pay **about the same** attention to changes in prices in general **as before**

Question wording:

Would you say that you currently pay less, more or about the same attention to changes in prices in general in the country you currently live in **compared to 12 months ago**?

4.2 Non-regular / one-off monthly module variables

C9010_1-4: Covid-19 – areas of concern

Topic and detailed topic: COVID-19
Variable type: Monthly non-regular
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used from the first round of data collection until wave 33 (September 2022)

Coding: [Categorical]

0	0 – Not concerned at all
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10 – Trust completely

Hidden non-response options:

-999	Do not know

For each of the below variables:

1	Your country's economic situation
2	Your own health or the health of the members of your household
3	The financial situation of your household
4	The situation of the world economy

Question wording:

How concerned are you about the impact of the coronavirus (COVID-19) on each of the following:

C9020_1-4: Covid-19 – change of behaviour (future)

Topic and detailed topic: COVID-19
Variable type: Monthly non-regular
Reference unit: Individual
Reference period: Past month
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used from the first round of data collection until wave 15 (March 2021) and again from wave 25 (January 2022) until wave 28 (April 2022)

Coding: [Categorical]

1	Increase
2	Decrease
0	No change

For each of the below variables:

1	Social activities
2	Travel
3	The number of hours you work per week
4	Overall spending on goods and services

Question wording:

In the last month, have you changed your behaviour in any of the following areas because of concerns about the coronavirus (COVID-19)?

C9030_1-4: Covid-19 – change of behaviour (future)

Topic and detailed topic: COVID-19
Variable type: Monthly non-regular
Reference unit: Individual
Reference period: Next 3 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used from the first round of data collection until wave 15 (March 2021) and again from wave 25 (January 2022) until wave 28 (April 2022)

Coding: [Categorical]

1	Increase
2	Decrease
0	No change

For each of the below variables:

1	Social activities
2	Travel
3	The number of hours you work per week
4	Overall spending on goods and services

Question wording:

In the next 3 months, do you expect to change your behaviour in any of the following areas because of concerns about the coronavirus (COVID-19)?

C9040_1-11: Covid-19 – government support

Topic and detailed topic: COVID-19
Variable type: Monthly non-regular
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, fielded only in wave 6 (June 2020) wave 11 (November 2020)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	A payment for lost earnings or wages
2	Support in paying a mortgage (including a payment delay)
3	Support in paying loans other than mortgage (including a payment delay)
4	Support in paying rent (including a rent freeze)
5	Support (including vouchers) for other regular expenses (e.g. food, medical expenses)
6	Support for childcare or care for other dependents
7	Access to emergency loans or loans at terms better than current market terms
8	Indirect support through support for your employer
9	Support for a business owned by a member of your household
10	Support in any other form not listed above
11	My household has not received any government support

Question wording:

In response to the coronavirus (COVID-19) outbreak, governments are introducing policies to support households, workers and businesses.

Please indicate whether your household has received such support in any of the following forms.

Please select all that apply.

C9050: Covid-19 – adequacy government support

Topic and detailed topic: COVID-19
Variable type: Monthly
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used in wave 7 (July 2020) until wave 27 (March 2022)

Coding: [Categorical]

0	0 - Very poor
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10 – Very good

Question wording:

Governments are taking financial support measures in response to the coronavirus (COVID-19) outbreak. How do you rate the adequacy of these measures for your household's financial situation?

C9060_1-3: Covid-19 – views on vaccinations

Topic and detailed topic: COVID-19
Variable type: Monthly non-regular
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, fielded only in wave 13 (January 2022) and wave 14 (February 2022)

Coding: [Categorical]

1	1 – Strongly disagree
2	2
3	3
4	4
5	5 – Strongly agree

For each of the below variables:

1	It is important for everybody to have routine vaccinations
2	Vaccines often have serious negative side effects
3	Vaccines are rigorously tested before authorised for use

Question wording:

To what extent do you agree or disagree with the following statements?

M2020_1-11: Covid-19 – government support (forward looking)

Topic and detailed topic: COVID-19
Variable type: Monthly non-regular
Reference unit: Household
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, fielded only in wave 20 (August 2021)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	A payment for lost earnings or wages
2	Support in paying a mortgage (including a payment delay)
3	Support in paying loans other than mortgage (including a payment delay)
4	Support in paying rent (including a rent freeze)
5	Support (including vouchers) for other regular expenses (e.g. food, medical expenses)
6	Support for childcare or care for other dependents
7	Access to emergency loans or loans at terms better than current market terms
8	Indirect support through support for your employer
9	Support for a business owned by a member of your household
10	Support in any other form not listed above
11	My household has not received any government support

Question wording:

Over the next 12 months, do you expect your household to receive any support as part of government policies in response to the coronavirus outbreak?

Please indicate whether your household expects to receive such support in any of the following forms **during the next 12 months**.

Please select all that apply.

FLC1000: Real income perceptions - qualitative

Topic and detailed topic: Income
Variable type: Monthly non-regular
Reference unit: Individual
Reference period: Past 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 57 (Sep 2024) onwards

Coding: [Categorical]

1	Increased more than prices in general
2	Increased less than prices in general
3	Decreased
4	Changed about as much as prices in general

Question wording:

Thinking about the percentage change in the total net income of your household in comparison to the percentage change in prices in general during the past 12 months, which of the following statements applies best? The total net income of my household…

FLC2000: ECB target

Topic and detailed topic: Inflation
Variable type: Monthly non-regular
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, fielded for the first time in wave 60 (December 2024)

Coding: [Numerical]

-100.0 to 100.0	Valid range

Question wording:

The European Central Bank's primary objective is to maintain price stability. In your view, what inflation rate does the ECB target?

Please provide your best guess as an annual percentage rate. You can provide a number up to one decimal place.

___ . _%

Hidden non-response options:

-999	Don't know

FLC2100: Treatment indicator – ECB objective

Topic and detailed topic: Inflation
Variable type: Monthly non-regular
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, fielded for the first time in wave 60 (December 2024)

Coding: [Categorical]

1	Group A
2	Group B

Question wording:

Group A

No additional screen shown

Group B

Info about 2% symmetric target only

Screen 1: On the next screen, we provide some information about the ECB's price stability objective. Please read this information carefully. It will be shown only once, and you will not be able to go back to it

Screen 2: The ECB aims for a 2% inflation target over the medium term as the best way to maintain price stability. This target is symmetric: inflation may sometimes be slightly above it or below. The ECB overlooks short-term deviations. Persistent negative and positive deviations are regarded as equally undesirable.

FLC2200_1-2: Expectation for ECB objective - qualitative (3-year and 5-year horizon)

Topic and detailed topic: Inflation
Variable type: Monthly non-regular
Reference unit: Individual
Reference period: Next 3 and 5 years
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, fielded for the first time in wave 60 (December 2024)

Coding: [Numerical]

0.0 to 100.0	Valid range

Question wording:

How likely do you think it is that **the European Central Bank (ECB) will maintain price stability in the euro area economy over** …

Use the sliders below to indicate your response for each of the time periods.

1	The **next 3 years?**
2	The **next 5 years**?

FLC2300_1-3: Expectation for prices in general multiple periods-open-ended

Topic and detailed topic: Inflation
Variable type: Monthly non-regular
Reference unit: Individual
Reference period: Next 1, 3 and 5 years
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, fielded for the first time in wave 60 (December 2024)

Coding: [Numerical]

-100.0 to 100.0	Valid range

Question wording:

What do you think will happen to inflation or deflation in the country where you currently live in each of the future periods below? We are interested in even very small changes.

Please give your best guess in percentage terms. If you think that there will be deflation (the opposite of inflation) over a period, please provide a negative percentage using the minus sign on your keyboard.

1	Between December 2024 and December 2025
2	Between December 2026 and December 2027
3	Between December 2028 and December 2029

Hidden non-response options:

-999	Don't know

FLC6110_1-7: Change in consumer behaviour – changes of past interest rates

Topic and detailed topic: Consumer behaviour
Variable type: Monthly non-regular
Reference unit: Individual
Reference period: Past 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 61 (Jan 2025) onwards

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	Reduced usual spending
2	Saved more than usual to take advantage of the new interest rates
3	Used less credit than usual to finance spending (e.g. decreased balance on credit cards or other consumer loans)
4	Increased either principal payments or one-off payment on a mortgage
5	Got a pay rise from your current employer or found a higher paying job
6	Increased your income in other ways (e.g. took on a second job, worked more hours with current employer)
7	None of the above

Question wording:

Please think about the level of interest rates over the past 12 months. Which of the following actions, if any, have you taken over the past 12 months because of this interest rate level?

Details:

If one variables FLC6110_7 is selected, all other variables are automatically coded as 0 (i.e., unselected).

5 CES quarterly module variables

A0010: Respondent ID

Topic and detailed topic: Technical items / identification
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

---

Coding: [String]

Number uniquely identifying each respondent.

A0020: Country

Topic and detailed topic: Technical items / data collection information
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

---

Coding: [Categorical]

Two-digit string code

BE	Belgium
DE	Germany
IE	Ireland
EL	Greece
ES	Spain
FR	France
IT	Italy
NL	Netherlands
AT	Austria
PT	Portugal
FI	Finland

A0030: Survey round

Topic and detailed topic: Technical items / identification
Variable type: Quarterly
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

---

Coding: [Numerical]

Running number, starting from 4 (for April 2020)

4	If date= 2/4/2020 - 6/5/2020
7	If date= 2/7/2020 - 5/8/2020
10	If date= 1/10/2020 - 4/11/2020
13	If date= 7/1/2021 - 3/2/2021
16	If date= 1/4/2021 - 5/5/2021
19	If date= 1/7/2021 - 4/8/2021
22	If date= 7/10/2021 - 3/11/2021
25	If date= 6/1/2022 - 2/2/2022
28	If date= 7/4/2022 - 4/5/2022
31	If date= 7/7/2022 - 3/8/2022
34	If date= 6/10/2022 - 2/11/2022
37	If date= 5/1/2023 - 1/2/2023
40	If date= 6/4/2023 - 3/5/2023
43	If date= 6/7/2023 - 2/8/2023
46	If date= 5/10/2023 - 1/11/2023
49	If date= 4/1/2024 - 31/1/2024
52	If date= 4/4/2024 - 1/5/2024
55	If date= 4/7/2024 - 31/7/2024
58	If date= 3/10/2024 - 6/11/2024
61	If date= 2/1/2025 - 5/2/2025
64	If date =3/4/2025 – 29/4/2025
67	If date= 3/7/2025 - 6/8/2025

Details:

Each wave opens on the 1st Thursday of the month. The fieldwork in-practice closes on the Tuesday before the next wave opens, with possible exceptions.

WGT_Q: Blended weight quarterly

Topic and detailed topic: Technical items / weights
Variable type: Quarterly
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

---

Coding: [Numerical]

The weights of the two samples available (probability and non-probability) are blended. Probability and non-probability samples are combined. The combined weights of the blended sample are then calibrated to the population benchmarks (age, gender and region). More information on the computation of weights is available in the CES methodological guide.

A1010_AGE_PREC_Q: Age group updated annually

Topic and detailed topic: Respondent characteristics
Variable type: Quarterly (based on background info)
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Derived and recoded
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	18-34
2	35-49
3	50-70
4	71+

Derived and recoded from originally fielded background variable A1010: Month and year of birth.

Question wording:

What is the month and year of your birth?

YYYYMM

Details:

Respondent needs to be at least 18 years old in order to take this survey.

If the respondent is not at least 18 years old, the interviewer stops the interview.

The age is updated at the beginning of each year, when weights are recalibrated.

B7040_QUINTILE_Q: Household disposable income quintiles on monthly weighted distribution by wave

Topic and detailed topic: Income
Variable type: Quarterly (based on background info)
Reference unit: Household
Reference period: Year preceding the background interview
Filtering: All respondents
Mode of collection: Imputed and derived
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	First quintile
2	Second quintile
3	Third quintile
4	Fourth quintile
5	Fifth quintile

Derived and recoded from originally fielded background variables B7040 and B7050_1/2: Total combined net of tax household income. Respondents can choose whether they want to report their household's **annual** or **monthly** income in question B7030.

Question wording:

B7040

What was your household total **net** income (i.e. after tax and compulsory deductions) from all sources [if B7030=1, **over the past month**; if B7030=2, **over the past 12 months**]?

If you don't know the exact figure, please give a best estimate.

Please consider the income of all household members, and from all sources: wages or salaries; income from self-employment or farming; pensions; unemployment/redundancy benefit; any other social benefits or grants; income from investment, savings, insurance or property; income from other sources.

________________ €/month < if B7030=1 > (Valid range: 0 – 999999)

________________ €/year < if B7030=2 > (Valid range: 0 – 999999)

-666	Prefer not to answer
-999	Don't know

B7050_1/2

Perhaps you can provide the approximate range instead. Which category best matches your household total **net** income (i.e. after tax and compulsory deductions) [if B7030=1, **over the past month**; if B7030=2, **over the past 12 months**]?

We would be grateful for a response and assure you that any information you provide will remain strictly confidential.

	B7050_1	B7050_2
1	Less than €500	Less than €10,000
2	€500-€999	€10,000-€14,999
3	€1,000-€1,499	€15,000-€19,999
4	€1,500-€1,999	€20,000-€24,999
5	€2,000-€2,499	€25,000-€29,999
6	€2,500-€2,999	€30,000-€39,999
7	€3,000-€3,999	€40,000-€49,999
8	€4,000-€4,999	€50,000-€59,999
9	€5,000-€6,999	€60,000-€74,999
10	€7,000-€9,999	€75,000 or more
11	€10,000 or more	-
-666	Prefer not to answer	Prefer not to answer
-999	Don't know	Don't know

Details:

Household net income data are collected in the background module. Respondents can select whether they would like to report their household's monthly or annual income. Answers can be provided either in open ended values or in bracketed values. For the creation of the imputed incomes, we employ a hot-deck step imputation of continuous values for those reported in brackets. Furthermore, a model-based approach is used for the imputation of both outliers and missing values.

For the creation of the **B7040_quintile** variable the previously derived imputed incomes are used to calculate quintiles over the weighted distributions of the variable at the country level and by wave.

EMP_STATUS_Q: Employment situation

Topic and detailed topic: Labour market
Variable type: Quarterly
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Recoded
In use (period): Yes, in use from wave 10 (October 2020) onwards

Coding: [Categorical]

1	Employed
2	Unemployed
3	Retired
4	Other

Recoded from originally fielded variable Q2021: Current employment situation.

Question wording:

What best describes your current employment situation?

1	Working full-time (self-employed or working for someone else)
2	Working part-time (self-employed or working for someone else)
3	Temporarily laid-off (you expect to return to your previous workplace)
4	On extended leave (disability, sick, parental or other leave)
5	Unemployed and actively looking for a job
6	Unemployed, interested in having a job but not actively looking for a job
7	Unable to work because of disability or other medical reasons
8	In retirement or early retirement
9	Studying, at school, or in training
10	Looking after children or other persons, doing housework
11	Other

Details:

The 11 categories above are regrouped into three groups following the recoding approach below:

1	[if Q2021=1 or Q2021=2 or Q2021=3 or Q2021=4]
2	[If Q2021=5 or Q2021=6]
3	[if Q2021=8]
4	[if Q2021=7 or Q2021=9 or Q2021=10 or Q2021=11]

Note that category 2 includes all respondents that consider themselves unemployed. It includes respondents who consider themselves unemployed but are not actively searching for a job. Thus, the definition of unemployment used here does not necessarily correspond to that of official EU labour market statistics.

W1112_PREC_Q: Most recent/current job - employment information (recoded)

Topic and detailed topic: Labour market – employment information
Variable type: Monthly
Reference unit: Individual
Reference period: Current
Filtering: (IF W1000 = 1 OR W1000 = 2 OR W1000 = 3 OR W1000 = 4)
Mode of collection: Recoded
In use (period): Yes, in use from wave 43 (Jul 2023) onwards.

Coding: [Categorical]

1	Employee
2	Self-employed or unpaid family worker
-777	I have never had a paid job lasting 6 months or more

Recoded from originally fielded variable W1112: Most recent/current job - employment information.

Question wording:

if W1000=1 or W1000=2 or W1000=3 or W1000=4, SHOW: What best describes your current employment status?

1	Employee
2	Self-employed – with employees
3	Self-employed – without employees
4	Unpaid family worker
-777	I have never had a paid job lasting 6 months or more

Details:

Information is auto filled with variable B2032 if the background interview took place in the same reference month as the core.

Q2101: Job satisfaction

Topic and detailed topic: Labour market
Variable type: Quarterly
Reference unit: Individual
Reference period: Current
Filtering: IF Q2021eq1 OR Q2021eq2 OR Q2021eq3 OR Q2021eq4
Mode of collection: Actual response
In use (period): Discontinued, used from wave 10 (Oct 2020) onwards and replaced by W4320 in wave 41 (May 2023) in the topical labour market module.

Coding: [Categorical]

1	Very dissatisfied
2	Somewhat dissatisfied
3	Neither satisfied nor dissatisfied
4	Somewhat satisfied
5	Very satisfied
-888	Skipped

Question wording:

How satisfied would you say you are with the salary and compensation package in your current job?

Q2111: Current job meets own skills

Topic and detailed topic: Labour market
Variable type: Quarterly
Reference unit: Individual
Reference period: Current
Filtering: If Q2021=1 or Q2021=2 or Q2021=3 or Q2021=4
Mode of collection: Actual response
In use (period): Discontinued, used from wave 10 (October 2020) until wave 40 (April 2023)

Coding: [Categorical]

1	1 - Very poor fit
2	2
3	3
4	4
5	5
6	6
7	7 - Very good fit
-888	Skipped

Question wording:

On a scale from 1 to 7, how well do you think this job fits your experience and skills?

Q2121: Working with same employer (duration)

Topic and detailed topic: Labour market
Variable type: Quarterly
Reference unit: Individual
Reference period: Current
Filtering: If Q2021=1 or Q2021=2 or Q2021=3 or Q2021=4
Mode of collection: Actual response
In use (period): Yes, in use from wave 10 (October 2020) onwards

Coding: [Categorical]

1	Less than a month
2	More than a month but less than 3 months
3	More than 3 months but less than a year
4	More than a year but less than 3 years
5	More than 3 years but less than 5 years
6	More than 5 years but less than 10 years
7	More than 10 years
-888	Skipped

Question wording:

How long have you been working for your current employer?

Q2253: Actively looking for a job

Topic and detailed topic: Labour market
Variable type: Quarterly
Reference unit: Individual
Reference period: Current
Filtering: If Q2021 =9 or Q2021=10 or Q2021=11 or Q2021=1 or Q2021=2 or Q2021=3 or Q2021=4; [if Q2021=5, autofill with 1]; [if Q2021=6, autofill with 0]
Mode of collection: Actual response
In use (period): Discontinued, used from wave 13 (January 2021) until wave 52 (April 2024) and replaced by Q2254 in wave 55 (July 2024)

Coding: [Categorical]

1	Yes
0	No

Question wording:

Are you currently actively looking for a job?

Q2254: Actively looking for a job

Topic and detailed topic: Labour market
Variable type: Quarterly
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, replaced Q2253 in wave 55 (July 2024)

Coding: [Categorical]

1	Yes
0	No

Question wording:

Are you currently actively looking for a job?

Q2263_1-8_PREC: Reasons not actively looking for job

Topic and detailed topic: Labour market
Variable type: Quarterly
Reference unit: Individual
Reference period: Current
Filtering: If Q2253 = 0 and (Q2021=9 or Q2021=10 or Q2021=11 or Q2021 = 6)
Mode of collection: Recoded
In use (period): Discontinued, used from wave 13 (January 2021) until wave 52 (April 2024) and replaced by Q2264_1-8 in wave 55 (July 2024)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	I am waiting for the results of an application for a job
2	I am a student or in training
3	Looking after family/home
5	I believe that there are no suitable jobs available
6	I haven't started looking yet
7	I don't need employment
8	Temporarily sick or injured; Other

Derived and recoded from originally fielded variable Q2263_1-8: Reasons not actively looking for job.

Question wording:

What are the reasons why you are not looking for a job?

Select all that apply.

1	I am waiting for the results of an application for a job
2	I am a student or in training
3	Looking after family/home
4	Temporarily sick or injured
5	I believe that there are no suitable jobs available
6	I haven't started looking yet
7	I don't need employment
8	Other

Details:

The 8 variables above are regrouped into seven variables. All variables are the same as in the original question, but variable Q2263_8_PREC contains information from both Q2263_4 and Q2263_8 combined.

Q2264_1-8_PREC: Reasons not actively looking for job

Topic and detailed topic: Labour market
Variable type: Quarterly
Reference unit: Individual
Reference period: Current
Filtering: If Q2254 = 0 and (Q2021=9 or Q2021=10 or Q2021=11 or Q2021 = 6)
Mode of collection: Recoded
In use (period): Yes, replaced Q2263_1-8 in wave 55 (July 2024)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	I am waiting for the results of an application for a job
2	I am a student or in training
3	Looking after family/home
5	I believe that there are no suitable jobs available
6	I haven't started looking yet
7	I don't need employment
8	Temporarily sick or injured; Other

Derived and recoded from originally fielded variable Q2264_1-8: Reasons not actively looking for job.

Question wording:

What are the reasons why you are not looking for a job?

Select all that apply.

1	I am waiting for the results of an application for a job
2	I am a student or in training
3	Looking after family/home
4	Temporarily sick or injured
5	I believe that there are no suitable jobs available
6	I haven't started looking yet
7	I don't need employment
8	Other

Details:

The 8 variables above are regrouped into seven variables. All variables are the same as in the original question, but variable Q2264_8_PREC contains information from both Q2264_4 and Q2264_8 combined.

Q2273: Job search intensity

Topic and detailed topic: Labour market
Variable type: Quarterly
Reference unit: Individual
Reference period: Last 3 months
Filtering: If Q2253=1
Mode of collection: Actual response
In use (period): Discontinued, used from wave 13 (January 2021) until wave 52 (April 2024).

Coding: [Categorical]

1	1
2	2-5
3	6-10
4	More than 10
-777	I have not submitted any applications

Question wording:

How many job applications have you submitted **in the last 3 months**?

Q2274: Job search intensity

Topic and detailed topic: Labour market
Variable type: Quarterly
Reference unit: Individual
Reference period: Last 3 months
Filtering: Q2254 = 1
Mode of collection: Actual response
In use (period): Yes, replaced Q2273 in wave 55 (Jul 2024)

Coding: [Categorical]

1	1
2	2-5
3	6-10
4	More than 10
-777	I have not submitted any applications

Question wording:

How many job applications have you submitted **in the last 3 months**?

Q2302: Probability of finding a job in 3 months

Topic and detailed topic: Labour market
Variable type: Quarterly
Reference unit: Individual
Reference period: Next 3 months
Filtering: If Q2021=5 or Q2021=6
Mode of collection: Actual response
In use (period): Yes, in use from wave 10 (October 2020) onwards

Coding: [Numerical]

0 to 100	Valid range

Hidden non-response options:

-999	Don’t know

Question wording:

Please think about the types of job that may be available to you. What do you think is the percent chance that, **within the next 3 months**, you will find a job that you will accept?

__ %

Q2352: Probability of losing a job in 3 months

Topic and detailed topic: Labour market
Variable type: Quarterly
Reference unit: Individual
Reference period: Next 3 months
Filtering: If Q2021=1 or Q2021=2 or Q2021=3 or Q2021=4
Mode of collection: Actual response
In use (period): Yes, in use from wave 10 (October 2020) onwards

---

Coding: [Numerical]

0 to 100	Valid range

Hidden non-response options:

-999	Don't know

Question wording:

What do you think is the percent chance that you will lose your current job **during the next 3 months**?

__%

Q2393: Probability of looking for a job in 3 months

Topic and detailed topic: Labour market
Variable type: Quarterly
Reference unit: Individual
Reference period: Next 3 months
Filtering: If Q2253=0 and (Q2021=1 or Q2021=2 or Q2021=3 or Q2021=4 or Q2021=6 or Q2021=9 or Q2021=10 or Q2021=11)
Mode of collection: Actual response
In use (period): Discontinued, used since wave 13 (January 2021) and replaced by Q2394 in wave 55 (July 2024)

Coding: [Numerical]

0 to 100	Valid range

Hidden non-response options:

-999	Don’t know

Question wording:

What do you think is the percent chance that **within the next 3 months**, you will start looking for a job (a new job)?

Q2394: Probability of looking for a job in 3 months

Topic and detailed topic: Labour market
Variable type: Quarterly
Reference unit: Individual
Reference period: Next 3 months
Filtering: If Q2254=0 and (Q2021=1 or Q2021=2 or Q2021=3 or Q2021=4 or Q2021=6 or Q2021=9 or Q2021=10 or Q2021=11)
Mode of collection: Actual response
In use (period): Yes, replaced Q2393 in wave 55 (July 2024)

Coding: [Numerical]

0 to 100	Valid range

Hidden non-response options:

-999	Don't know

Question wording:

What do you think is the percent chance that **within the next 3 months**, you will start looking for a job (a new job)?

Q4010_1-11: Applied for credit

Topic and detailed topic: Credit access
Variable type: Quarterly
Reference unit: Household
Reference period: Past 3 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used from the first quarterly round of data collection until wave 7 (July 2020) and replaced by Q4011 in wave 10 (October 2020)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	A mortgage to purchase a house or other real estate or a housing loan for home renovation
2	A loan to purchase a car, motorbike or other vehicle
3	Another type of consumer loan or instalment debt
4	A leasing contract (e.g. on a car)
5	A credit card or an account with an overdraft facility with a financial institution
6	A loan for education purposes
7	An increase in the limit of an existing loan
8	Refinancing of your current mortgage
9	No, did not apply for any of the above
10	Prefer not to answer
11	Don’t know

Question wording:

During the last 3 months, has your household applied for any of the following?

Details:

If one variable out of Q4010_9-11 is selected, all other variables are automatically coded as 0 (i.e., unselected).

Q4011_1-11: Applied for credit

Topic and detailed topic: Credit access
Variable type: Quarterly
Reference unit: Household
Reference period: Past 3 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, replaced Q4010 in wave 10 (October 2020)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	A mortgage to purchase a house or other real estate or a housing loan for home renovation
2	A loan to purchase a car, motorbike or other vehicle
3	Another type of consumer loan or instalment debt
4	A leasing contract (e.g. on a car)
5	A credit card or an account with an overdraft facility with a financial institution
6	A loan for education purposes
7	An increase in the limit of an existing loan
8	Refinancing of your current mortgage
9	No, did not apply for any of the above
11	Don’t know

Question wording:

During the last 3 months, has your household applied for any of the following?

Details:

If one variable out of Q4011_9 or Q4011_11 is selected, all other variables are automatically coded as 0 (i.e., unselected).

Q4201_1-4: Late payments – past 12 months

Topic and detailed topic: Financial condition
Variable type: Quarterly
Reference unit: Individual
Reference period: Past 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 7 (July 2020) onwards

Coding: [Categorical]

0	No
1	Yes
-777	I do not have such payment obligation
-999	Don't know

For each of the below variables:

1	Rent
2	Mortgage
3	Other loans
4	Utility bills

Question wording:

Over the past 12 months, to the best of your knowledge, was your household more than 90 days late with any of the following payments on at least one occasion?

Q4251_1-4: Late payments – expectations

Topic and detailed topic: Financial condition
Variable type: Quarterly
Reference unit: Household
Reference period: Next 3 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 7 (July 2020) onwards

Coding: [Categorical]

0	No
1	Yes
-777	I do not have such payment obligation
-999	Don’t know

For each of the below variables:

1	Rent
2	Mortgage
3	Other loans
4	Utility bills

Question wording:

Looking ahead over the next 3 months, do you expect that your household is likely to have difficulty making any of the following payments on time?

Q5010: Stock market prices – Expectation

Topic and detailed topic: Stock market
Variable type: Quarterly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used from wave 4 (Apr 2020) and replaced by Q5011 in wave 10 (Oct 2020)

Coding: [Numerical]

0 to 100	Valid range

Hidden non-response options:

-888	Skipped
-999	Don't know

Question wording:

What do you think is the percent chance that 12 months from now, the average price of shares traded in the country you currently live in, such as those traded on <name of national stock exchange> will be higher than they are now?

Details:

<National stock exchange> is filled with the name of the largest stock exchange corresponding to the country associated with the respondent.

Q5011: Stock market prices – Expectation

Topic and detailed topic: Stock market
Variable type: Quarterly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, replaced Q5010 in wave 10 (Oct 2020) and replaced by Q5012 in wave 16 (Apr 2021)

Coding: [Numerical]

0 to 100	Valid range

Hidden non-response options:

-999	Don't know

Question wording:

What do you think is the percent chance that 12 months from now, stocks traded in your country, such as those traded on <name of national stock exchange> will be worth more than they are now?

Details:

<National stock exchange> is filled with the name of the largest stock exchange corresponding to the country associated with the respondent.

Q5012: Stock market prices – Expectation

Topic and detailed topic: Stock market
Variable type: Quarterly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, replaced Q5011 in wave 16 (Apr 2021) and replaced by Q5013 in wave 40 (Apr 2023)

Coding: [Numerical]

0 to 100	Valid range

Hidden non-response options:

-999	Don’t know

Question wording:

What do you think is the percentage chance that 12 months from now, stocks traded in your country, such as those included in the <name of national stock index> index, will be worth more than they are now?

Please provide your best guess between 0% and 100%, where 100% means you are absolutely certain they will be worth more in 12 months than now, and 0% means you are absolutely certain they will be worth less than now.

Details:

<National stock exchange> is filled with the name of the largest stock exchange corresponding to the country associated with the respondent.

Q5013: Stock market prices – Expectation

Topic and detailed topic: Stock market
Variable type: Quarterly
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, replaced Q5012 in wave 40 (Apr 2023)

Coding: [Numerical]

0 to 100	Valid range

Hidden non-response options:

-999	Don’t know

Question wording:

What do you think is the percentage chance that 12 months from now, stocks traded in your country, such as those included in the <name of national stock index> index, will be worth more than they are now?

Please provide your best guess between 0% and 100%, where 100% means you are absolutely certain they will be worth more in 12 months than now, and 0% means you are absolutely certain they will be worth less than now.

Details:

<National stock exchange> is filled with the name of the largest stock exchange corresponding to the country associated with the respondent.

Q5020: Stock market prices – Uncertainty

Topic and detailed topic: Stock market
Variable type: Quarterly
Reference unit: Individual
Reference period: Next 12 months
Filtering: IF Q5011 !=-999
Mode of collection: Actual response
In use (period): Discontinued, used from wave 10 (Oct 2020) and replaced by Q5021 in wave 16 (Apr 2021)

Coding: [Categorical]

1	I think that <x%> is a relatively good estimate and I'm pretty sure it's right
2	I think that <x%> is a relatively good estimate but I'm not quite sure it's right
3	I was unsure about the chance
4	No one can really know about the chance

Question wording:

Which of the following best reflects what you were thinking when answering <x%> to the previous question:

Q5021: Stock market prices – Uncertainty

Topic and detailed topic: Stock market
Variable type: Quarterly
Reference unit: Individual
Reference period: Next 12 months
Filtering: IF Q5012 !=-999
Mode of collection: Actual response
In use (period): Discontinued, replaced Q5020 in wave 16 (Apr 2021) and replaced by Q5022 in wave 40 (Apr 2023)

Coding: [Categorical]

1	I think that <x%> is a relatively good estimate and I'm pretty sure it's right
2	I think that <x%> is a relatively good estimate but I'm not quite sure it's right
3	I was unsure about the chance
4	No one can really know about the chance

Question wording:

Which of the following best reflects what you were thinking when answering <x%> to the previous question:

Q5022: Stock market prices – Uncertainty

Topic and detailed topic: Stock market
Variable type: Quarterly
Reference unit: Individual
Reference period: Next 12 months
Filtering: IF Q5013 NOT EQUAL TO -999
Mode of collection: Actual response
In use (period): Yes, replaced Q5021 in wave 40 (Apr 2023)

Coding: [Categorical]

1	I think that <x%> is a relatively good estimate and I'm pretty sure it's right
2	I think that <x%> is a relatively good estimate but I’m not quite sure it’s right
3	I was unsure about the chance
4	No one can really know about the chance

Question wording:

Which of the following best reflects what you were thinking when answering <x%> to the previous question:

6 CES topical module variables

A0010: Respondent ID

Topic and detailed topic: Technical items / identification
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

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Coding: [String]

Number uniquely identifying each respondent.

A0020: Country

Topic and detailed topic: Technical items / data collection information
Variable type: Background
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

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Coding: [Categorical]

Two-digit string code

BE	Belgium
DE	Germany
IE	Ireland
EL	Greece
ES	Spain
FR	France
IT	Italy
NL	Netherlands
AT	Austria
PT	Portugal
FI	Finland

WGT_T: Blended weight topical

Topic and detailed topic: Technical items / weights
Variable type: Annual topical
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

The weights of the two samples available (probability and non-probability) are blended. Probability and non-probability samples are combined. The combined weights of the blended sample are then calibrated to the population benchmarks (age, gender and region). More information on the computation of weights is available in the CES methodological guide.

A1010_AGE_PREC_T: Age group updated annually

Topic and detailed topic: Respondent characteristics
Variable type: Annual topical (based on background info)
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Derived and recoded
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	18-34
2	35-49
3	50-70
4	71+

Derived and recoded from originally fielded background variable A1010: Month and year of birth

Question wording:

What is the month and year of your birth?

YYYYMM

Details:

Respondent needs to be at least 18 years old in order to take this survey.

If the respondent is not at least 18 years old, the interviewer stops the interview.

The age is updated at the beginning of each year, when weights are recalibrated.

B7040_QUINTILE_T: Household disposable income quintiles on monthly weighted distribution by wave

Topic and detailed topic: Income
Variable type: Annual topical (based on background info)
Reference unit: Household
Reference period: Year preceding the background interview
Filtering: All respondents
Mode of collection: Imputed and derived
In use (period): Yes, since the first round of CES data collection

Coding: [Categorical]

1	First quintile
2	Second quintile
3	Third quintile
4	Fourth quintile
5	Fifth quintile

Derived and recoded from originally fielded background variables B7040 and B7050_1/2: Total combined net of tax household income. Respondents can choose whether they want to report their household's **annual** or **monthly** income in question B7030.

Question wording:

B7040

What was your household total **net** income (i.e. after tax and compulsory deductions) from all sources [if B7030=1, **over the past month**; if B7030=2, **over the past 12 months**]?

If you don't know the exact figure, please give a best estimate.

Please consider the income of all household members, and from all sources: wages or salaries; income from self-employment or farming; pensions; unemployment/redundancy benefit; any other social benefits or grants; income from investment, savings, insurance or property; income from other sources.

________________ €/month < if B7030=1 > (Valid range: 0 – 999999)

________________ €/year < if B7030=2 > (Valid range: 0 – 999999)

-666	Prefer not to answer
-999	Don't know

B7050_1/2

Perhaps you can provide the approximate range instead. Which category best matches your household total **net** income (i.e. after tax and compulsory deductions) [if B7030=1, **over the past month**; if B7030=2, **over the past 12 months**]?

We would be grateful for a response and assure you that any information you provide will remain strictly confidential.

	B7050_1	B7050_2
1	Less than €500	Less than €10,000
2	€500-€999	€10,000-€14,999
3	€1,000-€1,499	€15,000-€19,999
4	€1,500-€1,999	€20,000-€24,999
5	€2,000-€2,499	€25,000-€29,999
6	€2,500-€2,999	€30,000-€39,999
7	€3,000-€3,999	€40,000-€49,999
8	€4,000-€4,999	€50,000-€59,999
9	€5,000-€6,999	€60,000-€74,999
10	€7,000-€9,999	€75,000 or more
11	€10,000 or more	-

-666	Prefer not to answer	Prefer not to answer
-999	Don't know	Don't know

Details:

Household net income data are collected in the background module. Respondents can select whether they would like to report their household's monthly or annual income. Answers can be provided either in open ended values or in bracketed values. For the creation of the imputed incomes, we employ a hot-deck step imputation of continuous values for those reported in brackets. Furthermore, a model-based approach is used for the imputation of both outliers and missing values.

For the creation of the **B7040_quintile** variable the previously derived imputed incomes are used to calculate quintiles over the weighted distributions of the variable at the country level and by wave.

6.1 Topical module on housing (February)

A0030: Survey round

Topic and detailed topic: Technical items / identification
Variable type: Annual topical
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

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Coding: [Numerical]

26	If date= 3/2/2022 - 2/3/2022
38	If date= 2/2/2023 - 1/3/2023
50	If date= 1/2/2024 - 6/3/2024
62	If date= 6/2/2025 - 5/3/2025

Details:

Each wave opens on the 1st Thursday of the month. The fieldwork in-practice closes on the Tuesday before the next wave opens, with possible exceptions.

G1010: Type of property

Topic and detailed topic: Housing - dwelling information
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G1011 in wave 38 (February 2023)

Coding: [Categorical]

1	Owner-occupied property
2	Rented house/flat/apartment
3	Accommodation provided free of charge

Question wording:

Which of the following describes your and your household’s main dwelling? If you occupy more than one dwelling, please consider the one you spend more time in.

G1011: Housing Type

Topic and detailed topic: Housing - dwelling information
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, replaced G1010 in wave 38 (February 2023)

Coding: [Categorical]

1	Owner-occupied property **with** a mortgage outstanding
2	Owner-occupied property **without** a mortgage outstanding
3	Rented house, flat, apartment, single room in a house etc.
4	Accommodation provided free of charge

Question wording:

Which of the following describes your (and your household's) main place of residence?

If you occupy more than one dwelling, please consider the one you spend most time in.

G1020_PREC: Duration of residence

Topic and detailed topic: Housing - dwelling information
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Recoded
In use (period): Yes, used in use from wave 26 (February 2022) onwards

Coding: [Categorical]

1	Less than 5 years
2	5-9 years
3	10-14 years
4	15-19 years
5	20-29 years
6	More than 30 years

Hidden non-response options:

-999	Don't know

Recoded from originally fielded variable G1020: Duration of residence

Question wording:

Please indicate how **many years** you have been living in this dwelling.

___ year(s).

0 to 99	Valid range

Hidden non-response options:

-999	Don't know

Details:

As a result of Statistical Disclosure Control analysis, G1020 was recoded into brackets.

G1030: Type of dwelling – details

Topic and detailed topic: Housing - dwelling information
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 26 (February 2022) onwards

Coding: [Categorical]

1	Detached, semi-detached or terraced house
2	Flat in residential premises
3	Dwelling with a shop or on business premises
4	Other type of accommodation (including mobile home/caravan/temporary building or houseboat)

Question wording:

Which of the following best describes the type of dwelling that you (and your household) currently live in?

If you occupy more than one dwelling, please consider the one you spend most time in.

G1060: Dwelling – past renovation

Topic and detailed topic: Housing - dwelling information
Variable type: Annual topical
Reference unit: Household
Reference period: Past 10 years
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G1061_1-7 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
2	No
3	Renovation currently in progress

Hidden non-response options:

-999	Don’t know

Question wording:

Over the past 10 years, was there a significant renovation (e.g. better insulation, installation of solar panel or heat pump, or more efficient heating system) of the main dwelling that you and your household occupy?

G1061_1-7: Dwelling – past renovation

Topic and detailed topic: Housing - dwelling information
Variable type: Annual topical
Reference unit: Household
Reference period: Past 10 years
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, replaced G1060 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
0	No

Hidden non-response options:

-999	Don't know

For each of the below variables:

1	Making the residence more energy-efficient (e.g. better insulation, including new windows, installation of solar panels, a heat pump, or a more efficient heating system)
2	Remodelling the kitchen or bathroom
3	Extending the living area
4	Making the residence easily accessible
5	Repair or maintenance (including painting, flooring and carpeting)
6	Other type of renovation, not mentioned above
7	No, no renovations have been undertaken

Question wording:

Over the past 10 years, have you / the owner undertaken any of the following renovations to the dwelling that you (and your household) **currently** live in?

Please select all that apply. If you occupy more than one dwelling, please consider the one you spend most time in

G1070_1-6: Dwelling – renovation plans

Topic and detailed topic: Housing - dwelling information
Variable type: Annual topical
Reference unit: Household
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G1071_1-7 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
0	No

Hidden non-response options:

-999	Don't know

For each of the below variables:

1	Making the residence more energy-efficient
2	Replacing the kitchen or bathroom
3	Extending the living area
4	Making the residence easily accessible
5	Other type of renovation, not mentioned above
6	No, not planning to undertake any renovation

Question wording:

Over the next 12 months, do you / does the owner plan to undertake any of the following renovations to your current main residence?

Please select all that apply.

G1071_1-7: Dwelling – renovation plans

Topic and detailed topic: Housing - dwelling information
Variable type: Annual topical
Reference unit: Household
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, replaced G1070_1-6 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
0	No

Hidden non-response options:

-999	Don't know

For each of the below variables:

1	Making the residence more energy-efficient (e.g. better insulation, including new windows, installation of solar panels, a heat pump, or a more efficient heating system)
2	Remodelling the kitchen or bathroom
3	Extending the living area
4	Making the residence easily accessible
5	Repair or maintenance (including painting, flooring and carpeting)
6	Other type of renovation, not mentioned above
7	No, no renovations are planned

Question wording:

Over the next 12 months, do you / does the owner plan to undertake any of the following renovations to the dwelling that you (and your household) **currently** live in?

Please select all that apply. If you occupy more than one dwelling, please consider the one you spend most time in.

G1110_PREC: Household's current main residence – current value

Topic and detailed topic: Housing - owner main residence
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G1010 = 1
Mode of collection: Recoded
In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G1111 in wave 38 (February 2023)

Coding: [Categorical]

1	€1-€74,999
2	€75,000-€149,999
3	€150,000-€199,999
4	€200,000-€249,999
5	€250,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€699,999
9	€700,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G1110: Household's current main residence – Current value.

Question wording:

If you sold your and your household's main residence today, what price would you expect to get?

1	€1-€74,999
2	€75,000-€149,999
3	€150,000-€199,999
4	€200,000-€249,999
5	€250,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€699,999
9	€700,000-€999,999
10	More than €1,000,000

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

As a result of Statistical Disclosure Control analysis, G1110 was top coded at category 9.

G1111_PREC: Household's current main residence – current value

Topic and detailed topic: Housing - owner main residence
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G1011 = 1 or G1011 = 2
Mode of collection: Recoded
In use (period): Yes, replaced G1110 in wave 38 (February 2023)

Coding: [Categorical]

1	€1-€74,999
2	€75,000-€149,999
3	€150,000-€199,999
4	€200,000-€249,999
5	€250,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€699,999
9	€700,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G1111: Household's current main residence – Current value.

Question wording:

If you sold the dwelling that you (and your household) currently live in **today**, what price would you expect to get?

If you occupy more than one dwelling, please consider the one you spend most time in.

1	€1-€74,999
2	€75,000-€99,999
3	€100,000-€149,999
4	€150,000-€199,999
5	€200,000-€249,999
6	€250,000-€299,999
7	€300,000-€399,999
8	€400,000-€499,999
9	€500,000-€699,999
10	€700,000-€999,999
11	€1,000,000 or more

Hidden non-response options:

-999	Don’t know
-666	Prefer not to answer

Details:

G1111 was recoded to match the categories in G1110_PREC.

G1120_PREC: Value of household’s main residence at time of acquisition

Topic and detailed topic: Housing - owner main residence
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G1010 = 1
Mode of collection: Recoded
In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G1121 in wave 38 (February 2023)

Coding: [Categorical]

1	€1-€74,999
2	€75,000-€149,999
3	€150,000-€199,999
4	€200,000-€249,999
5	€250,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€699,999
9	€700,000 or more

Hidden non-response options:

-999	Don’t know
-666	Prefer not to answer

Recoded from originally fielded variable G1120: Value of household’s main residence at time of acquisition.

Question wording:

How much was your main residence worth at the time you/your household acquired or inherited it?

If you became owner of this residence before 2000, please report the equivalent value in euro. If you are uncertain, please provide your best estimate.

1	€1-€74,999
2	€75,000-€149,999
3	€150,000-€199,999
4	€200,000-€249,999
5	€250,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€699,999
9	€700,000-€999,999
10	More than €1,000,000

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

As a result of Statistical Disclosure Control analysis, G1120 was top coded at category 9.

G1121_PREC: Value of household's main residence at time of acquisition

Topic and detailed topic: Housing - owner main residence
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G1011 = 1 or G1011 = 2
Mode of collection: Recoded
In use (period): Yes, replaced G1120 in wave 38 (February 2023)

Coding: [Categorical]

1	€1-€74,999
2	€75,000-€149,999
3	€150,000-€199,999
4	€200,000-€249,999
5	€250,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€699,999
9	€700,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G1121: Value of household's main residence at time of acquisition.

Question wording:

How much was the dwelling that you currently live in worth at the time you (or someone in your current household) came to own it?

If you purchased the property, please consider the market price excluding any transaction fees or commissions. If you became owner of this residence before 2000, please report the equivalent value in euro. If you are uncertain, please provide your best estimate.

1	€1-€74,999
2	€75,000-€99,999
3	€100,000-€149,999
4	€150,000-€199,999
5	€200,000-€249,999
6	€250,000-€299,999
7	€300,000-€399,999
8	€400,000-€499,999
9	€500,000-€699,999
10	€700,000-€999,999
11	€1,000,000 or more

Hidden non-response options:

-999	Don’t know
-666	Prefer not to answer

Details:

G1121 was recoded to match the categories in G1120_PREC.

G1140_PREC: Time of acquisition of main residence

Topic and detailed topic: Housing - owner main residence
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G1011 = 1 or G1011 = 2
Mode of collection: Recoded
In use (period): Yes, in use from wave 38 (February 2023) onwards

Coding: [Categorical]

1	Before 1990
2	1990-1999
3	2000-2009
4	2010-2019
5	After 2020

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G1140: Time of acquisition of main residence.

Question wording:

In which year did you (or someone in your current household) come to own the dwelling that you currently live in?

1900 - current year	Valid range

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

As a result of Statistical Disclosure Control analysis, G1140 was bracketed, bottom-coded at year 1989 and top-coded at year 2020.

G1210_PREC: Accommodation – current household rent

Topic and detailed topic: Housing - rent main residence
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G1010 = 2
Mode of collection: Recoded
In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G1211 in wave 38 (February 2023)

Coding: [Categorical]

1	Less than €249
2	€250-€399
3	€400-€549
4	€550-€699
5	€700-€849
6	€850-€999
7	€1,000-€1,499
8	More than €1,500

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G1210: Accommodation – Current household rent.

Question wording:

Which range best matches your household's **rent payment** in a typical month (excluding costs for electricity, heating, water and internet/tv-radio)?

If you are uncertain, please provide the best possible estimate.

1	Less than €249
2	€250-€399
3	€400-€549
4	€550-€699
5	€700-€849
6	€850-€999
7	€1,000-€1,499
8	€1,500-€1,999
9	€2,000-€3,000
10	More than €3,000

Hidden non-response options:

-999	Don’t know
-666	Prefer not to answer

Details:

As a result of Statistical Disclosure Control analysis, G1210 was top coded at category 8.

G1211_PREC: Accommodation – current household rent

Topic and detailed topic: Housing – rent main residence
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G1011 = 3
Mode of collection: Recoded
In use (period): Discontinued, used in wave 38 (February 2023) and replaced by G1240/G1250 in wave 50 (February 2024)

Coding: [Categorical]

1	Less than €249
2	€250-€399
3	€400-€549
4	€550-€699
5	€700-€849
6	€850-€999
7	€1,000-€1,499
8	More than €1,500

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G1211: Accommodation – Current household rent.

Question wording:

Which range best matches your (and your household's) total rent payment in a typical month (excluding costs for electricity, heating, sewage, water and internet/phone/TV/radio)?

If you are uncertain, please provide the best possible estimate.

1	Less than €250
2	€250-€399
3	€400-€449
4	€450-€499
5	€500-€549
6	€550-€599
7	€600-€649
8	€650-€699
9	€700-€749
10	€750-€799
11	€800-€849
12	€850-€999
13	€1,000-€1,499
14	1,500-€1,999
15	€2,000-€2,999
16	More than €3,000

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

As a result of Statistical Disclosure Control analysis, G1211 was recoded to match the categories of G1210_PREC.

G1240_PREC: Accommodation – current household rent

Topic and detailed topic: Housing - rent main residence
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G1011 = 3
Mode of collection: Derived and recoded
In use (period): Yes, replaced G1211 in wave 50 (February 2024)

Coding: [Categorical]

1	Less than €249
2	€250-€399
3	€400-€549
4	€550-€699
5	€700-€849
6	€850-€999
7	€1,000-€1,499
8	More than €1,500

Derived and recoded from variables G1240 and G1250: Accommodation – current household rent. Respondents can choose whether they want to report their monthly payments in **numerical** or **bracketed** format.

Question wording:

G1240

What is your (and your household's) **total rent payment** in a typical month (**excluding** costs for electricity, heating, sewage, water and internet/phone/TV/radio)?

If you are uncertain, please provide the best possible estimate.

___ €/month

0 - 999999	Valid range

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

G1250

If G1240 = -666 or G1240 = -999

You can provide an approximate range instead.

Which range best matches your (and your household's) **total rent payment** in a typical month (**excluding** costs for electricity, heating, sewage, water and internet/phone/TV/radio)?

If you are uncertain, please provide the best possible estimate.

1	Less than €250
2	€250-€399
3	€400-€449
4	€400-€549
5	€500-€549
6	€550-€599
7	€600-€649
8	€650-€699
9	€700-€749
10	€750-€799
11	€800-€849
12	€850-€999
13	€1,000-€1,499
14	1,500-€1,999
15	€2,000-€2,999
16	More than €3,000

Details:

As a result of Statistical Disclosure Control analysis, G1240 was combined with G1250 and then recoded to match the categories of both G1210_PREC and G1211_PREC.

G1220: Accommodation – household rent expectations

Topic and detailed topic: Housing - rent main residence
Variable type: Annual topical
Reference unit: Household
Reference period: Next 12 months
Filtering: If G1010=2
Mode of collection: Actual response
In use (period): Discontinued, used in wave 26 (February 2022) and replaced by g1222 in wave 38 (February 2023)

Coding: [Categorical]

1	Rent costs will decrease
2	Rent costs will be exactly the same (that is 0% change)
3	Rent costs will increase by less than 2%
4	Rent costs will increase by at least 2% but less than 5%
5	Rent costs will increase by at least 5% but less than 10%
6	Rent costs will increase by 10% or more

Question wording:

Over the next 12 months, what do you think will happen to your household's **rent payment** (excluding costs for electricity, heating, water and internet/tv-radio) in a typical month? We are interested in even very small changes.

G1222: Accommodation – household rent expectations

Topic and detailed topic: Housing - rent main residence
Variable type: Annual topical
Reference unit: Household
Reference period: Next 12 months
Filtering: if G1011=3
Mode of collection: Actual response
In use (period): Discontinued, used in wave 38 (February 2023) and replaced by G1260/G1270 in wave 50 (February 2024)

Coding: [Categorical]

1	Rent costs will decrease
2	Rent costs will remain exactly the same (that is 0% change)
3	Rent costs will increase by less than 2%
4	Rent costs will increase by at least 2% but less than 5%
5	Rent costs will increase by at least 5% but less than 10%
6	Rent costs will increase by 10% or more

Question wording:

Over the next 12 months, what do you think will happen to your (and your household's) rent payment (**excluding** costs for electricity, heating, sewage, water and internet/phone/TV/radio) in a typical month? We are interested in even very small changes.

G1260: Accommodation – household rent expectations (qualitative)

Topic and detailed topic: Housing - rent main residence
Variable type: Annual topical
Reference unit: Household
Reference period: Next 12 months
Filtering: If G1011 = 3
Mode of collection: Actual response
In use (period): Yes, replaced G1222 in wave 50 (February 2024)

Coding: [Categorical]

1	My rent costs will **increase**
2	My rent costs will **decrease**
3	My rent costs will be **broadly the same**

Question wording:

Please think ahead to **12 months from now**. Suppose that you are **living in exactly the same** (main) **residence** that you are currently living in.

Over the next 12 months, what do you think will happen to your (and your household's) rent payment (**excluding** costs for electricity, heating, sewage, water and internet/phone/TV/radio) in a typical month? We are interested in even very small changes.

G1270: Accommodation – household rent expectations (open-ended)

Topic and detailed topic: Housing - rent main residence
Variable type: Annual topical
Reference unit: Household
Reference period: Next 12 months
Filtering: If G1011 = 3
Mode of collection: Actual response
In use (period): Yes, in use from wave 50 (February 2024) onwards

Coding: [Numerical]

-100 to 100	Valid range

Question wording:

How much higher / lower do you think your (and your household's) rent costs will be **12 months from now**?

Please assume that you will be living in exactly the same (main) residence that you are currently living in. Please give your best guess of the change in percentage terms. You can provide a number up to one decimal place.

G1230: Accommodation – reasons for rent expectations

Topic and detailed topic: Housing - rent main residence
Variable type: Annual topical
Reference unit: Household
Reference period: Next 12 months
Filtering: If G1222 = 1 or G1222 = 3 or G1222 = 4 or G1222 = 5 or G1222 = 6
Mode of collection: Actual response
In use (period): Discontinued, used in wave 38 (February 2023) and replaced by G1231 in wave 50 (February 2024)

Coding: [Categorical]

1	A new contract because of a **change in accommodation**
2	A new contract because of a **new landlord / owner** of the current accommodation
3	**Renovation or modernisation** of the current accommodation
4	A **change in the rental contract** for the current accommodation
5	An **automatic adjustment** of the rent due to indexation (increase at the rate of inflation or another given rate
6	Another reason not mentioned above

Hidden non-response options:

-999	Don’t know
-666	Prefer not to answer

Question wording:

You told us you expect your household’s rent payments to be higher / lower **12 months from now. What do you think**, will be the **most likely reason** for the increase/decrease in your household’s rent payments?

G1231: Accommodation – reasons for rent expectations

Topic and detailed topic: Housing - rent main residence
Variable type: Annual topical
Reference unit: Household
Reference period: Next 12 months
Filtering: If G1260 = 1 or G1260 = 2
Mode of collection: Actual response
In use (period): Yes, replaced G1230 in wave 50 (February 2024)

Coding: [Categorical]

1	A new contract because of a **new landlord / owner** of the current accommodation
2	**Renovation or modernisation** of the current accommodation
3	A **change in the rental contract** for the current accommodation
4	An **automatic adjustment** of the rent due to indexation (increase at the rate of inflation or another given rate
5	Another reason not mentioned above

Hidden non-response options:

-999	Don’t know
-666	Prefer not to answer

Question wording:

You told us you expect your household’s rent payments to be higher / lower **12 months from now. What do you think**, will be the **most likely reason** for the increase/decrease in your household’s rent payments?

G1310: Other dwelling

Topic and detailed topic: Housing - other property
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G1311 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
2	No

Hidden non-response options:

-999	Don’t know

Question wording:

Do you or does anyone in your household own a dwelling that you do not currently occupy (e.g. a second home or a property rented out to a tenant)?

G1311: Other dwelling

Topic and detailed topic: Housing - other property
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, replaced G1310 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
2	No

Hidden non-response options:

-999	Don’t know
-666	Prefer not to answer

Question wording:

Do you or anyone in your household own a dwelling that you do not currently live in (e.g. a second home, holiday home or a property rented out to a tenant)?

G1320_PREC: Number of additional homes

Topic and detailed topic: Housing - other property
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G1310=1
Mode of collection: Recoded
In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G1321 in wave 38 (February 2023)

Coding: [Categorical]

1	One other residential property
2	More than one other residential property
-666	Prefer not to answer

Recoded from originally fielded variable G1320: Number of homes.

Question wording:

Not counting the dwelling you currently live in, how many residential properties (house or flat) do you and your household currently own?

If you own the home you currently live in, please make sure **not to** *include it in your answer.*

1 to 25	Valid range

-666	Prefer not to answer

Details:

As a result of Statistical Disclosure Control analysis, G1320 was recoded into categories and top coded at 2.

G1321_PREC: Number of additional homes

Topic and detailed topic: Housing - other property
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G1311=1
Mode of collection: Recoded
In use (period): Yes, replaced G1320 in wave 38 (February 2023)

Coding: [Categorical]

1	One other residential property
2	More than one other residential property
-999	Don’t know
-666	Prefer not to answer

Recoded from originally fielded variable G1321: Number of homes.

Question wording:

Not counting the dwelling you currently live in, how many residential properties (house or flat) do you and your household currently own?

If you own the home you currently live in, please make sure not to include it in your answer.

1 to 25	Valid range

-666	Prefer not to answer
-999	Don’t know

Details:

As a result of Statistical Disclosure Control analysis, G1321 was recoded into categories and top coded at 2.

G1330_PREC: Expected sales price

Topic and detailed topic: Housing - other property
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G1310 = 1
Mode of collection: Recoded
In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G1331 in wave 38 (February 2023)

Coding: [Categorical]

1	€1-€74,999
2	€75,000-€149,999
3	€150,000-€199,999
4	€200,000-€249,999
5	€250,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€699,999
9	€700,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G1330: Accommodation – Expected sales price.

Question wording:

If you sold all these residential properties that you and your household own today, what price would you expect to get?

If you own the home you currently live in, please make sure **not to** *include it in your answer.*

1	€1-€74,999
2	€75,000-€149,999
3	€150,000-€199,999
4	€200,000-€249,999
5	€250,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€699,999
9	€700,000-€999,999
10	More than €1,000,000

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

As a result of Statistical Disclosure Control analysis, G1330 was top coded at category 9.

G1331_PREC: Expected sales price

Topic and detailed topic: Housing - other property
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G1311 = 1
Mode of collection: Recoded
In use (period): Yes, replaced G1330 in wave 38 (February 2023)

Coding: [Categorical]

1	€1-€74,999
2	€75,000-€149,999
3	€150,000-€199,999
4	€200,000-€249,999
5	€250,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€699,999
9	€700,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G1331: Accommodation – Expected sales price.

Question wording:

If you sold today **all these residential properties** that you and your household own, (**excluding** the dwelling you currently live in) what price would you expect to get in total?

If you are uncertain, please provide your best estimate.

1	€1-€74,999
2	€75,000-€99,999
3	€100,000-€149,999
4	€150,000-€199,999
5	€200,000-€249,999
6	€250,000-€299,999
7	€300,000-€399,999
8	€400,000-€499,999
9	€500,000-€699,999
10	€700,000-€999,999
11	€1,000,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

G1331 was recoded to match the categories of G1330_PREC.

G2010_1-2: Mortgage liabilities

Topic and detailed topic: Housing - mortgage
Variable type: Annual topical
Reference unit: Household
Reference period: current
Filtering: G2010_1 if G1010=1; G2010_2 if G1310=1
Mode of collection: Actual response
In use (period): Discontinued, used in wave 26 (February 2022)

Coding: [Categorical]

1	Yes
0	No

Hidden non-response options:

-999	Don’t know
-666	Prefer not to answer

For each of the below variables:

1	Mortgages on the owner-occupied property
2	Mortgage on properties that you own excluding your main residence

Question wording:

We would like to once again reassure you that any information you give us will be treated confidentially.

The following questions are about mortgage debt you or your household may currently hold. Do you or does your household currently have any outstanding loans related to real estate?

G2020_1-2: Financial liabilities – amounts

Topic and detailed topic: Housing - mortgage
Variable type: Annual topical
Reference unit: Household
Reference period: current
Filtering: If G2010_1=1 or G2010_2=1
Mode of collection: Actual response
In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G2110 and G2220, respectively, in wave 38 (February 2023)

Coding: [Categorical]

1	€1-€49,999
2	€50,000-€99,999
3	€100,000-€149,999
4	€150,000-€199,999
5	€200,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€999,999
9	More than €1,000,000

Hidden non-response options:

-999	Don’t know
-666	Prefer not to answer

For each of the below variables:

1	Mortgages on the owner-occupied property
2	Mortgage on properties that you own excluding your main residence

Question wording:

Please provide an estimate of the total **outstanding** value of the mortgage(s) that you and your household currently have.

G2110_PREC: Mortgage liabilities – main dwelling (outstanding amount)

Topic and detailed topic: Housing - mortgage
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G1011 = 1
Mode of collection: Recoded
In use (period): Yes, replaced G2020_1 from wave 38 (February 2023) onwards

Coding: [Categorical]

1	€1-€49,999
2	€50,000-€99,999
3	€100,000-€149,999
4	€150,000-€199,999
5	€200,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€999,999
9	More than €1,000,000

Hidden non-response options:

-999	Don’t know
-666	Prefer not to answer

Recoded from originally fielded variable G2110: Mortgage liabilities – main dwelling (outstanding amount).

Question wording:

You previously stated that you (or your household) own your main residence with an outstanding mortgage.

Please provide an estimate of the **total outstanding** amount of the mortgage(s) that you and your household currently have on the dwelling that you currently live in.

If you have more than one mortgage on your main residence, please include the total amount of all these mortgages.

1	€1-€24,999
2	€25,000-€49,999
3	€50,000-€74,999
4	€75,000-€99,999
5	€100,000-€149,999
6	€150,000-€199,999
7	€200,000-€299,999
8	€300,000-€399,999
9	€400,000-€499,999
10	€500,000-€999,999
11	€1,000,000 or more

Hidden non-response options:

-999	Don’t know
-666	Prefer not to answer

Details:

G2110 was recoded to match the categories of G2020_1.

G2210: Mortgage liabilities – other real estate (ownership)

Topic and detailed topic: Housing - mortgage
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: if G1311=1
Mode of collection: Actual response
In use (period): Yes, replaced G2010_2 from wave 38 (February 2023) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-999	Don’t know
-666	Prefer not to answer

Question wording:

Do you or your household currently have any outstanding mortgage(s) related to other residential real estate (**excluding** your main residence)?

G2220_PREC: Mortgage liabilities – other dwelling (outstanding amount)

Topic and detailed topic: Housing - mortgage
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G2210 = 1
Mode of collection: Recoded
In use (period): Yes, replaced G2020_2 from wave 38 (February 2023) onwards

Coding: [Categorical]

1	€1-€49,999
2	€50,000-€99,999
3	€100,000-€149,999
4	€150,000-€199,999
5	€200,000-€299,999
6	€300,000-€399,999
7	€400,000-€499,999
8	€500,000-€999,999
9	More than €1,000,000

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G2220: Mortgage liabilities – other dwelling (outstanding amount).

Question wording:

Please provide an estimate of the **total outstanding** amount of all the mortgage(s) that you (and your household) currently have on these other residential properties (**excluding** any mortgages on your main residence).

1	€1-€24,999
2	€25,000-€49,999
3	€50,000-€74,999
4	€75,000-€99,999
5	€100,000-€149,999
6	€150,000-€199,999
7	€200,000-€299,999
8	€300,000-€399,999
9	€400,000-€499,999
10	€500,000-€999,999
11	€1,000,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

G2220 was recoded to match the categories of G2020_2.

G2050_PREC: Mortgage contract – current interest rate paid (recoded)

Topic and detailed topic: Housing – mortgage details
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF G2010_1 = 1 OR G2010_2 = 1
Mode of collection:
In use (period): Discontinued, used from wave 26 (Feb 2022) and replaced by G2051_PREC in wave 38 (Feb 2023)

Coding: [Categorical]

1	Less than 1.5
2	1.5 - 1.9
3	2.0 - 2.4
4	2.5 - 2.9
5	3.0 - 3.4
6	3.5 - 3.9
7	4.0 - 4.4
8	4.5 - 4.9
9	5.0 - 5.9
10	6.0 - 6.9
11	7.0 - 9.9
12	More than 10

Hidden non-response options:

-999	Don’t know

Recoded from originally fielded variable G2050: Mortgage contract – current interest rate paid

Question wording:

What is the current (annual) rate of interest charged on this mortgage?

Coding: [Numerical]

-2.9 to 12.9	Valid range

Hidden non-response options:

-999	Don’t know

Details:

G2051 has been recoded into 12 categories as reported above.

G2051_PREC: Mortgage contract – Interest rate currently paid (recoded)

Topic and detailed topic:
Variable type: Annual topical
Reference unit:
Reference period:
Filtering: IF G1011 = 1 OR G2210 = 1
Mode of collection:
In use (period): Yes, replaced G2050 in wave 38 (Feb 2023)

Coding: [Categorical]

1	Less than 1.5
2	1.5 - 1.9
3	2.0 - 2.4
4	2.5 - 2.9
5	3.0 - 3.4
6	3.5 - 3.9
7	4.0 - 4.4
8	4.5 - 4.9
9	5.0 - 5.9
10	6.0 - 6.9
11	7.0 - 9.9
12	More than 10

Hidden non-response options:

-999	Don’t know

Recoded from originally fielded variable G2051: Mortgage contract – current interest rate paid

Question wording:

What is the current (annual) rate of interest charged on this mortgage? ____ . __ %.

If you are uncertain, please provide your best estimate. If you have more than one mortgage, please consider your largest outstanding mortgage.

Coding: [Numerical]

-2 to 25	Valid range

Hidden non-response options:

-999	Don’t know

Details:

G2051 has been recoded into 12 categories as reported above.

G2060: Mortgage contract – renegotiation plans

Topic and detailed topic: Housing - mortgage
Variable type: Annual topical
Reference unit: Household
Reference period: Next 12 months
Filtering: If G2010_1 = 1 or G2010_2 =1
Mode of collection: Actual response
In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G2061 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
2	No, I do not plan to renegotiate the rent of interest
3	No, it is not possible to renegotiate the rate of interest
-999	Don’t know

Question wording:

Do you plan to renegotiate the rate of interest charged on this mortgage over the next 12 months?

G2061: Mortgage contract – renegotiation plans

Topic and detailed topic: Housing - mortgage
Variable type: Annual topical
Reference unit: Household
Reference period: next 12 months
Filtering: If G1011 = 1 or G2210 = 1
Mode of collection: Actual response
In use (period): Yes, replaced G2060 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
2	No, I do not plan to renegotiate the rate of interest
3	No, it is not possible to renegotiate the rate of interest

Hidden non-response options:

-999	Don’t know

Question wording:

Do you plan to renegotiate the rate of interest charged on this mortgage **over the next 12 months**?

If you have more than one mortgage, please consider your largest outstanding mortgage.

G2070: Mortgage contract – expected interest rates

Topic and detailed topic: Housing - mortgage
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G2010_1 = 1 or G2010_2 =1
Mode of collection: Actual response
In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G2072 in wave 38 (February 2023)

Coding: [Categorical]

1	Interest rates will be about the same as today
2	Interest rates will be higher than today
3	Interest rates will be lower than today

Hidden non-response options:

-999	Don’t know

Question wording:

What do you think will happen to the interest rates on mortgages in the year that your current mortgage contract expires?

G2072: Mortgage contract – expected interest rates

Topic and detailed topic: Housing - mortgage
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G1011 = 1 or G2210 = 1
Mode of collection: Actual response
In use (period): Yes, replaced G2070 in wave 38 (February 2023)

Coding: [Categorical]

1	Interest rates will be about the same as today
2	Interest rates will be higher than today
3	Interest rates will be lower than today

Hidden non-response options:

-999	Don't know

Question wording:

What do you think will happen to interest rates on mortgages in the year that this mortgage contract expires?

If you have more than one mortgage, please consider your largest outstanding mortgage.

G2073: Mortgage contract – Expected interest rates

Topic and detailed topic: Housing – mortgage
Variable type: Annual topical
Reference unit: Individual
Reference period:
Filtering: IF G2410 = 2
Mode of collection: Actual
In use (period): Yes, replaced G2070 in wave 62 (Feb 2025)

Coding: [Categorical]

1	Interest rates will be about the same as today
2	Interest rates will be higher than today
3	Interest rates will be lower than today
-777	Not applicable

Hidden non-response options:

-999	Don't know

Question wording:

What do you think will happen to interest rates on mortgages in the year when your fixed interest rate expires (in case there is still an outstanding amount to be paid)?

If you have more than one mortgage, please consider your largest outstanding mortgage.

G2310_PREC: Mortgage contract – current monthly payment

Topic and detailed topic: Housing - mortgage
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G1011 = 1 or G2210= 1
Mode of collection: Recoded
In use (period): Discontinued, used in wave 38 (February 2023) and replaced by G2311 in wave 50 (February 2024)

Coding: [Categorical]

1	Less than €200
2	€200-€399
3	€400-€599
4	€600-€799
5	€800-€999
6	€1,000-€1,499
7	€1,500-€1,999
8	€2,000-€2,499
9	€2,500 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Recoded from originally fielded variable G2310: Mortgage contract – Current monthly payment.

Question wording:

How much is the **total monthly** payment you (and your household) **currently** make on **all** your mortgage(s), including both interest and any repayment amount (but **excluding** any payments for taxes, insurance or other fees)?

If you have multiple outstanding mortgages, please include the total payments each month. If you are uncertain or if you make these payments at a different frequency than monthly, please give us your best estimate of a corresponding monthly repayment.

1	Less than €250
2	€200-€399
3	€400-€599
4	€600-€799
5	€800-€999
6	€1,000-€1,499
7	€1,500-€1,999
8	€2,000-€2,499
9	€2,500-€2,999
10	€3,000 or more

Hidden non-response options:

-999	Don’t know
-666	Prefer not to answer

Details:

As a result of Statistical Disclosure Control analysis, G2310 was top coded at category 9.

G2311_PREC: Mortgage contract – current monthly payment

Topic and detailed topic: Housing – mortgage
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G1011 = 1 or G2210= 1
Mode of collection: Derived and recoded
In use (period): Yes, replaced G2310 from wave 50 (February 2024) onwards

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Coding: [Categorical]

1	Less than €200
2	€200-€399
3	€400-€599
4	€600-€799
5	€800-€999
6	€1,000-€1,499
7	€1,500-€1,999
8	€2,000-€2,499
9	€2,500 or more

Hidden non-response options:

-999	Don’t know
-666	Prefer not to answer

Derived and recoded from variables G2311 and G2320: Mortgage contract – current monthly payment. Respondents can choose whether they want to report their monthly payments in **numerical** or **bracketed** format.

Question wording:

G2311

How much is the **total monthly** payment you (and your household) **currently** make on **all** your mortgage(s), including both interest and any repayment amount (but **excluding** any payments for taxes, insurance or other fees)?

If you have multiple outstanding mortgages, please include the total payments each month. If you are uncertain or if you make these payments at a different frequency than monthly, please give us your best estimate of a corresponding monthly repayment.

0 to 999999	Valid range

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

G2320

If G2311 = -666 or G2311 = -999

How much is the **total monthly** payment you (and your household) **currently** make on **all** your mortgage(s), including both interest and any repayment amount (but **excluding** any payments for taxes, insurance or other fees)?

If you have multiple outstanding mortgages, please include the total payments each month. If you are uncertain or if you make these payments at a different frequency than monthly, please give us your best estimate of a corresponding monthly repayment.

1	Less than €250
2	€200-€399
3	€400-€599
4	€600-€799
5	€800-€999
6	€1,000-€1,499
7	€1,500-€1,999
8	€2,000-€2,499
9	€2,500-€2,999
10	€3,000 or more

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Details:

G2311 was combined with G2320 and then recoded to match the categories in G2310_PREC.

G2410: Mortgage – type

Topic and detailed topic: Housing - mortgage
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G1011=1 or G2210=1
Mode of collection: Actual response
In use (period): Yes, in use from wave 50 (February 2024)

Coding: [Categorical]

1	Adjustable interest rate (time-varying interest rate depending on the market interest rate)
2	Fixed interest rate (interest rate stays the same over a pre-agreed period of time)

Hidden non-response options:

-999	Don’t know
-666	Prefer not to answer

Question wording:

Which one of the following best describes the interest rate charged on your (and your household’s) largest current mortgage?

If you have more than one mortgage, please consider your largest outstanding mortgage.

G2420: Mortgage – interest rate fixation period (remaining)

Topic and detailed topic: Housing - mortgage
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G2410=2
Mode of collection: Actual response
In use (period): Yes, in use from wave 50 (February 2024)

Coding: [Categorical]

1	6 months or less
2	between more than 6 and up to 12 months
3	between more than 1 year and up to 2 years
4	between more than 2 and up to 3 years
5	between more than 3 and up to 4 years
6	between more than 4 and up to 5 years
7	between more than 5 and up to 6 years
8	between more than 6 and up to 10 years
9	more than 10 years

Hidden non-response options:

-999	Don't know
-666	Prefer not to answer

Question wording:

You mentioned that your (and your household's) largest mortgage currently has a fixed interest rate. For how much longer will the interest rate for this mortgage remain fixed at its current level?

Instruction: If you have more than one mortgage, please consider only your largest outstanding mortgage.

G5010: Housing supply – expected time to find a place

Topic and detailed topic: Housing - intentions
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 38 (February 2023) onwards

Coding: [Categorical]

1	Less than one month
2	1 to 3 months
3	4 to 6 months
4	6 to 9 months
5	9 to 12 months
6	13 months to 24 months (2 years)
7	25 months to 36 months (3 years)
8	More than 36 months

Hidden non-response options:

-999	Don't know

Question wording:

Please think about a dwelling like yours, that is of similar size and quality and in the area you (and your household) currently live in.

If you were to move to a dwelling comparable to your current one (purchased or rental), **how long** do you think would you currently need to search?

Please consider only dwellings that are affordable for you (and your household). Only consider the time you would need to find such a place. In other words, don't consider the practical implications, such as moving from one place to another.

G3010: Moving intentions

Topic and detailed topic: Housing - intentions
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 26 (February 2022) onwards

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Coding: [Categorical]

1	Yes, actively looking for other accommodation to rent or to purchase
2	Yes, actively looking for other accommodation to rent
3	Yes, actively looking for other accommodation to purchase
4	No, we have already found other accommodation, but still have to move there
5	No, not looking for other accommodation at the moment

Question wording:

Are you and your household actively looking for other accommodation to move to (purchased or rental)?

G3020_1-11: Moving intentions – reasons

Topic and detailed topic: Housing - intentions
Variable type: Annual topical
Reference unit: Individual
Reference period: current
Filtering: If G3010<5
Mode of collection: Actual response
In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G3021_1-10 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
0	No

For each of the below variables:

1	Desire to change location
2	Composition of the household has changed
3	Health-related or age-related reasons
4	Current accommodation has been recently sold
5	Current accommodation will be soon pulled down or renovated
6	Want to improve living conditions
7	Want to spend less on housing costs
8	Relocation due to new workplace
9	Want to own a house instead of renting
10	Want to rent a house instead of owning
11	Other reasons not mentioned above

Question wording:

What are the main reasons why you want to move?

Please select all that apply.

G3021_1-11: Moving intentions – reasons

Topic and detailed topic: Housing - intentions
Variable type: Annual topical
Reference unit: Individual
Reference period: Next 12 months
Filtering: If G3010<5
Mode of collection: Actual response
In use (period): Yes, replaced G3020_1-11 in wave 38 (February 2023)

Coding: [Categorical]

1	Yes
0	No

For each of the below variables:

1	Desire to change location
2	Composition of the household has changed
3	Health-related or age-related reasons
4	Current accommodation has recently been sold
5	Current accommodation will soon be pulled down or renovated
6	Desire to improve living conditions
7	Desire to spend less on housing costs
8	Relocation due to new workplace
9	Desire to own a house instead of renting
10	Desire to rent a house instead of owning
11	Other reasons not mentioned above

Question wording:

What are the main reasons why you want to move?

Please select up to three responses.

G3110_1-2: Selling intentions – expectations

Topic and detailed topic: Housing - intentions
Variable type: Annual topical
Reference unit: Household
Reference period: Next 12 months
Filtering: G3110_1 if G1010=1; G3110_2 if G1310=1
Mode of collection: Actual response
In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G3111_1-2 in wave 38 (February 2023)

Coding: [Categorical]

1	Very unlikely
2	Rather unlikely
3	Rather likely
4	Very likely
-999	Don’t know

For each of the below variables:

1	The main dwelling you currently occupy
2	Any property other than your main residence

Question wording:

Over the next 12 months, how likely do you think it is that your household will put your property up for sale?

G3111_1-2: Selling intentions – expectations

Topic and detailed topic: Housing - intentions
Variable type: Annual topical
Reference unit: Household
Reference period: Next 12 months
Filtering: If G3111_1 if G1011=1 or G1011 = 2; G3111_2 if G1311=1
Mode of collection: Actual response
In use (period): Yes, replaced G3110_1-2 in wave 38 (February 2023)

Coding: [Categorical]

1	Very unlikely
2	Rather unlikely
3	Rather likely
4	Very likely
-999	Don't know

For each of the below variables:

1	The main dwelling you currently occupy
2	Any property other than your main residence

Question wording:

Over the next 12 months, how likely do you think it is that your household will put your property up for sale?

G3120_1-7: Selling intentions – underlying reasons

Topic and detailed topic: Housing - intentions
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G3110_1=3 or G3110_2=3 or G3110_1=4 or G3110_2=4
Mode of collection: Actual response
In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G3121_1-11 in wave 38 (February 2023)

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer

For each of the below variables:

1	Favourable market conditions
2	To save on housing costs
3	Financial distress
4	Invest in more liquid assets
5	Increase disposable wealth
6	Finance a project/other spending
7	Other reasons not mentioned above

Question wording:

Which of the following are the main reasons you are considering selling your property?

G3121_1-11: Selling intentions – underlying reasons

Topic and detailed topic: Housing - intentions
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If G3111_1=3 or G3111_2=3 or G3111_1=4 or G3111_2=4
Mode of collection: Actual response
In use (period): Yes, replaced G3120_1-7 in wave 38 (February 2023)

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer

For each of the below variables:

1	Favourable market conditions
2	To save on housing costs
3	Financial distress
4	To invest in more liquid assets
5	To increase disposable wealth
6	To invest in more liquid assets
7	A new job
8	A change in household composition
9	Health or age-related reasons
10	Moving to another area
11	Other reasons not mentioned above

Question wording:

Which of the following are the **main reasons** you are considering selling your property?

Please select up to three responses.

G3130: Selling intentions – expected time of home sale

Topic and detailed topic: Housing - intentions
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: If G1010 = 1 or G1310=1
Mode of collection: Actual response
In use (period): Discontinued, used in wave 26 (February 2022) and replaced by G3131 in wave 38 (February 2023)

Coding: [Categorical]

1	Less than one month
2	1 to 3 months
3	4 to 6 months
4	6 to 9 months
5	9 to 12 months
6	12 months or more

Hidden non-response options:

-999	Don't know

Question wording:

If you were to put your house (main dwelling or any additional property) up for sale, how long do you think would it take until the house is sold?

G3131: Selling intentions – expected time of home sale

Topic and detailed topic: Housing - intentions
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: If G1011 = 1 or G1011=2 or G1311=1
Mode of collection: Actual response
In use (period): Yes, replaced G3130 in wave 38 (February 2023)

Coding: [Categorical]

1	Less than 1 month
2	1 to 3 months
3	4 to 6 months
4	7 to 9 months
5	10 to 12 months
6	More than 12 months

Hidden non-response options:

-999	Don't know

Question wording:

If you were to put your house (main dwelling or any additional property) up for sale today, how long do you think would it take until the house is sold?

If you are uncertain, please provide your best estimate.

G1510_1-3:Probability of leaving an inheritance

Topic and detailed topic: Housing - bequests
Variable type: Annual topical
Reference unit: Individual
Reference period: current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use since wave 26 (February 2022)

Coding: [Numerical]

0 - 100	Valid range

For each of the below variables:

1	€10,000 or more?
2	€100,000 or more?
3	€300,000 or more?

Question wording:

What is the probability that you (or your partner/spouse) will leave an inheritance or a large gift (including real estate, financial assets and valuables) with a total value of:

Please give your answer on a scale from 0 to 100 using the sliders below, where 0 means "definitely not" and 100 means "absolutely certain". Please consider the total amount of any inheritance.

G1520: Inheritance received

Topic and detailed topic: Housing - bequests
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use since wave 26 (February 2022)

Coding: [Categorical]

1	Yes
2	No

Hidden non-response options:

-999	Don’t know
-666	Prefer not to answer

Question wording:

Have you (or your partner/spouse) ever received an inheritance or large gift (including real estate, financial assets and valuables) worth €10,000 or more?

6.2 Topical module on Labour market (May)

A0030: Survey round

Topic and detailed topic: Technical items / identification
Variable type: Annual topical
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

29	If date= 5/5/2022 - 1/6/2022
41	If date= 4/5/2023 - 31/5/2023
53	If date= 2/5/2024 - 5/6/2024
65	If date= 30/4/2025 - 4/6/2025

Details:

Each wave opens on the 1st Thursday of the month. The fieldwork in-practice closes on the Tuesday before the next wave opens, with possible exceptions.

EMP_STATUS_LM: Employment situation

Topic and detailed topic: Labour market – employment situation
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Recoded
In use (period): Discontinued, used in wave 29 (May 2022) and wave 41 (May 2023) and then available only in core module

Coding: [Categorical]

1	Employed
2	Unemployed
3	Retired
4	Other

Recoded from originally fielded variable W1000: Current employment situation.

Question wording:

What best describes your current employment situation?

1	Working full-time (self-employed or working for someone else)
2	Working part-time (self-employed or working for someone else)
3	Temporarily laid-off (you expect to return to your previous workplace)
4	On extended leave (disability, sick, parental or other leave)
5	Unemployed and actively looking for a job
6	Unemployed, interested in having a job but not actively looking for a job
7	Unable to work because of disability or other medical reasons
8	In retirement or early retirement
9	Studying, at school, or in training
10	Looking after children or other persons, doing housework
11	Other

Details:

The 11 categories above are regrouped into three groups following the recoding approach below:

1	[if W1000=1 or W1000=2 or W1000=3 or W1000=4]
2	[If W1000=5 or W1000=6]
3	[if W1000=8]
4	[if W1000=7 or W1000=9 or W1000=10 or W1000=11]

Note that category 2 includes all respondents that consider themselves unemployed. It includes respondents who consider themselves unemployed but are not actively searching for a job. Thus, the definition of unemployment used here does not necessarily correspond to that of official EU labour market statistics.

W1010_PREC: Year of first job ever held (recoded)

Topic and detailed topic: Labour market – employment history
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF W1000 = 1 OR IF W1000 = 2 OR IF W1000 = 3 OR IF W1000 = 4
Mode of collection: Recoded
In use (period): Discontinued, replaced by W1011_PREC in wave 41 (May 2023)

Coding: [Categorical]

1	Before 1970
2	1970-1980
3	1985-1994
4	1995-2004
5	2005-2014
6	2015-2020
7	After 2020

Hidden non-response options:

-777	Not applicable

Recoded from originally fielded variable W1010: Year of first job ever held.

Question wording:

In which year did you start your first paid job (self-employed or working for someone else) which lasted 6 months or more?

1950 to 2022	Valid range

Hidden non-response options:

-777	Not applicable

Details:

As a result of Statistical Disclosure Control analysis, W1010 was bracketed into seven categories as reported above.

W1011_PREC: Year of first job ever held (recoded)

Topic and detailed topic: Labour market – employment history
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF W1000 = 1 OR IF W1000 = 2 OR IF W1000 = 3 OR IF W1000 = 4
Mode of collection: Recoded
In use (period): Discontinued, replaced W1010_PREC in wave 41 (May 2023) and replaced by W1012_PREC in wave 53 (May 2024)

Coding: [Categorical]

1	Before 1970
2	1970-1980
3	1985-1994
4	1995-2004
5	2005-2014
6	2015-2020
7	After 2020

Hidden non-response options:

-777	Not applicable

Recoded from originally fielded variable W1010: Year of first job ever held.

Question wording:

In **which year** did you start your first paid job (self-employed or working for someone else) which lasted 6 months or more?

1950 to 2023	Valid range

Hidden non-response options:

-777	Not applicable

Details:

As a result of Statistical Disclosure Control analysis, W1011 was bracketed was bracketed into seven categories as reported above.

W1012_PREC: Year of first job ever held (recoded)

Topic and detailed topic: Labour market – employment history
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF W1112 != -777 OR (W1000 = 5 to 11)
Mode of collection: Recoded
In use (period): Yes, replaced W1011_PREC in wave 53 (May 2024)

Coding: [Categorical]

1	Before 1970
2	1970-1980
3	1985-1994
4	1995-2004
5	2005-2014
6	2015-2020
7	After 2020

Hidden non-response options:

-777	Not applicable

Recoded from originally fielded variable W1010: Year of first job ever held.

Question wording:

In **which year** did you start your first paid job (self-employed or working for someone else) which lasted 6 months or more?

1950 to 2024	Valid range

Hidden non-response options:

-777	Not applicable

Details:

As a result of Statistical Disclosure Control analysis, W1012 was bracketed was bracketed into seven categories as reported above.

W1020: Employment history – ever unemployed?

Topic and detailed topic: Labour market – unemployment history
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF W1000 = 1 OR IF W1000 = 2 OR IF W1000 = 3 OR IF W1000 = 4
Mode of collection: Actual response
In use (period): Yes, in use from wave 29 (May 2022) onwards

Coding: [Categorical]

0	No
1	Yes

Question wording:

Have you ever been unemployed for **two weeks or more**?

Unemployment is defined here as a situation after the age of 15 during which you did not have a paid job but were looking for a job and were available to take a job.

W1030: Inactive in labour market - last time held a job

Topic and detailed topic: Labour market – employment history
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF W1000 = 5 to 11 AND W1010 != -777
Mode of collection: Actual response
In use (period): Discontinued, used in wave 29 (May 2022) and replaced by W1031 in wave 41 (May 2023)

Coding: [Categorical]

1	Less than 1 month
2	1 month or more but less than 6 months
3	6 months or more but less than 1 year
4	1 year or more but less than 2 years
5	2 years or more but less than 3 years
6	3 years or more but less than 5 years
7	5 years or more but less than 10 years
8	10 years or more

Question wording:

How long has it been since you held a paid job?

If you are not sure, please provide us with your best estimate.

W1031: Inactive in labour market - last time held a job

Topic and detailed topic: Labour market – employment history
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF W1000 = 5 to 11 AND W1011 != -777
Mode of collection: Actual response
In use (period): Discontinued, used in wave 41 (May 2023) and replaced by W1032 in wave 53 (May 2024)

Coding: [Categorical]

1	Less than 1 month
2	1 month or more but less than 6 months
3	6 months or more but less than 1 year
4	1 year or more but less than 2 years
5	2 years or more but less than 3 years
6	3 years or more but less than 5 years
7	5 years or more but less than 10 years
8	10 years or more

Question wording:

How long has it been since you held a paid job?

If you are not sure, please provide us with your best estimate.

W1032: Inactive in labour market - last time held a job

Topic and detailed topic: Labour market – employment history
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF W1000 = 5 to 11 AND W1012 != -777
Mode of collection: Actual response
In use (period): Yes, replaced W1031_PREC in wave 53 (May 2024)

Coding: [Categorical]

1	Less than 1 month
2	1 month or more but less than 6 months
3	6 months or more but less than 1 year
4	1 year or more but less than 2 years
5	2 years or more but less than 3 years
6	3 years or more but less than 5 years
7	5 years or more but less than 10 years
8	10 years or more

Question wording:

How long has it been since you held a paid job?

If you are not sure, please provide us with your best estimate.

W1040: Total duration of unemployment

Topic and detailed topic: Labour market – employment history
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF W1000 = 1 to 4 AND W1020 = 1
Mode of collection: Actual response
In use (period): Yes, used from wave 29 (May 2022) onwards, except for wave 41 (May 2023)

Coding: [Categorical]

1	Less than 1 month
2	1 month or more but less than 6 months
3	6 months or more but less than 1 year
4	1 year or more but less than 2 years
5	2 years or more but less than 3 years
6	3 years or more but less than 5 years
7	5 years or more but less than 10 years
8	10 years or more

Question wording:

Adding together all of your periods of unemployment, starting at the age of 15 and excluding any time spent in education, how long have you been unemployed in total?

Please exclude periods where you were temporarily laid-off or on extended leave (disability, sick, parental, or other leave). If you are not sure, please provide us with your best estimate.

W1041: Total duration of unemployment

Topic and detailed topic: Labour market – employment history
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: (IF W1000 = 1 to 4 AND W1020 = 1) OR (IF W1000 = 5 OR W1000 = 6)
Mode of collection: Actual response
In use (period): Discontinued, used only in wave 41 (May 2023)

Coding: [Categorical]

1	Less than 1 month
2	1 month or more but less than 6 months
3	6 months or more but less than 1 year
4	1 year or more but less than 2 years
5	2 years or more but less than 3 years
6	3 years or more but less than 5 years
7	5 years or more but less than 10 years
8	10 years or more

Question wording:

Adding together all of your periods of unemployment (including your current unemployment spell), starting at the age of 15 and excluding any time spent in education, how long have you been unemployed in total?

If you are not sure, please provide us with your best estimate. Please exclude periods where you were temporarily laid-off or on extended leave (disability, sick, parental, or other leave). If you are not sure, please provide us with your best estimate.

W1110_PREC: Most recent/current job - employment information (recoded)

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: (IF W1000 = 1 to 4) OR (IF W1000 = 5 to 11) AND W1010 != -777
Mode of collection: Recoded
In use (period): Discontinued, used in wave 29 (May 2022) and replaced by W1111_PREC in wave 41 (May 2023)

Coding: [Categorical]

1	Employee
2	Self-employed or unpaid family worker

Recoded from originally fielded variable W1110: Most recent/current job - employment information.

Question wording:

if W1000=1 to 4: What best describes your current employment status?

if W1000=5 to 11: Thinking about your last paid job, what best describes your employment status at that point?

1	Employee
2	Self-employed – with employees
3	Self-employed – without employees
4	Unpaid family worker

Details:

The four categories above are regrouped into two groups following the recoding approach below:

1	[if W1110=1]
2	[If or W1110=2 or W1110=3 or W1110=4]

W1111_PREC: Most recent/current job - employment information (recoded)

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: (IF W1000 = 1 to 4) OR (W1000 = 5 to 11)
Mode of collection: Recoded
In use (period): Discontinued, used in wave 41 (May 2023) and replaced by W1112_PREC in wave 53 (June 2023) in the core module

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Coding: [Categorical]

1	Employee
2	Self-employed or unpaid family worker
-777	I have never had a paid job lasting 6 months or more

Recoded from originally fielded variable W1111: Most recent/current job - employment information.

Question wording:

if W1000=1 to 4: What best describes your current employment status?

if W1000=5 to 11: Thinking about your last paid job, what best describes your employment status at that point?

1	Employee
2	Self-employed – with employees
3	Self-employed – without employees
4	Unpaid family worker
-777	I have never had a paid job lasting 6 months or more

Details:

The four categories above are regrouped into two groups following the recoding approach below:

1	[if W1111=1]
2	[If or W1111=2 or W1111=3 or W1111=4]
-777	[if W1111=-777]

W1130_PREC: Most recent/current job - contracted hours worked (recoded)

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: (IF W1000 = 1 to 4) OR ((W1000 = 5 to 11) AND W1010 != -777)
Mode of collection: Recoded
In use (period): Discontinued, used in wave 29 (May 2022) and replaced by W1131_PREC in wave 41 (May 2023)

Coding: [Categorical]

1	Less than 20 hours
2	20-25 hours
3	26-30 hours
4	31-35 hours
5	36-38 hours
6	39-40 hours
7	41-50 hours
8	More than 50 hours
-888	Skipped

Recoded from originally fielded variable W1130 - Most recent/current job - contracted hours worked (numerical version) and W1140 (bracketed version).

Question wording:

W1130

if W1000=1 to 4: Thinking about your current job, what are **your total contracted hours each week**, excluding any paid or unpaid overtime?

If you have more than one job, please base your response on the job in which you work the most hours per week. If your weekly hours vary, or you decide the number of hours yourself, please indicate the number of hours that you typically work per week

if W1000=5 to 11: Thinking about your last paid job, what were **your total contracted hours each week**, excluding any paid or unpaid overtime?

If you had more than one job, please base your response on the job in which you worked the most hours per week. If your weekly hours varied, or you decided the number of hours yourself, please indicate the number of hours that you typically worked per week

Coding: [Numerical]

0 to 59	Valid range

-999	I do not know the exact number of contracted hours

W1140 (shown if W1130 = -999 is selected)

if W1000=1 to 4: Please estimate your **total contracted hours each week** in your current job (excluding any paid or unpaid overtime).

if W1000=5 to 11: Please estimate **your total contracted hours each week** in your last paid job (excluding any paid or unpaid overtime).

1	Less than 20 hours
2	20-25 hours
3	26-30 hours
4	31-35 hours
5	36-38 hours
6	39-40 hours
7	41-50 hours
8	More than 50 hours
-888	Skipped

Details:

W1130 was combined with W1140 and then recoded into the main categories reported above.

W1131_PREC: Most recent/current job - contracted hours worked (recoded)

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: (IF W1000 = 1 to 4) OR ((W1000 = 5 OR W1000 = 6 OR W1000 = 7 OR W1000 = 9 OR W1000 = 10 OR W1000 = 11) AND W1011 != -777)
Mode of collection: Recoded
In use (period): Discontinued, used in wave 41 (May 2023) and replaced by W1132_PREC in wave 53 (May 2024)

Coding: [Categorical]

1	Less than 15 hours per week
2	15-19 hours
3	20-25 hours
4	26-30 hours
5	31-35 hours
6	36-38 hours
7	39-40 hours
8	41-50 hours per week
9	More than 50 hours per week
-888	Skipped

Recoded from originally fielded variable W1131 - Most recent/current job - contracted hours worked (numerical version) and W1141 (bracketed version).

Question wording:

W1131

if W1000=1 to 4: Thinking about your current job, what are **your total contracted hours each week**, excluding any paid or unpaid overtime?

If you have more than one job, please base your response on the job in which you work the most hours per week. If your weekly hours vary, or you decide the number of hours yourself, please indicate the number of hours that you typically work per week

if W1000=5 to 11: Thinking about your last paid job, what were **your total contracted hours each week**, excluding any paid or unpaid overtime?

If you had more than one job, please base your response on the job in which you worked the most hours per week. If your weekly hours varied, or you decided the number of hours yourself, please indicate the number of hours that you typically worked per week

Coding: [Numerical]

0 to 59	Valid range

-999	I do not know the exact number of contracted hours

W1141 (shown if W1131 = -999 is selected)

if W1000=1 to 4: Please estimate **your total contracted hours each week** in your current job (excluding any paid overtime).

if W1000=5 to 11: Please estimate **your total contracted hours each week** in your last paid job (excluding any paid overtime).

1	Less than 15 hours per week
2	15-19 hours
3	20-25 hours
4	26-30 hours
5	31-35 hours
6	36-38 hours
7	39-40 hours
8	41-50 hours per week
9	More than 50 hours per week
-888	Skipped

Details:

W1131 was combined with W1141 and then recoded into the main categories reported above.

W1132_PREC: Most recent/current job - contracted hours worked (recoded)

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: (IF W1000 = 1 to 4) OR ((W1000 = 5 OR W1000 = 6 OR W1000 = 7 OR W1000 = 9 OR W1000 = 10 OR W1000 = 11) AND W1012 != -777)
Mode of collection: Recoded
In use (period): Yes, replaced W1131_PREC in wave 53 (May 2024)

Coding: [Categorical]

1	Less than 15 hours per week
2	15-19 hours
3	20-25 hours
4	26-30 hours
5	31-35 hours
6	36-38 hours
7	39-40 hours
8	41-50 hours per week
9	More than 50 hours per week
-888	Skipped

Recoded from originally fielded variable W1132 - Most recent/current job - contracted hours worked (numerical version) and W1142 (bracketed version).

Question wording:

if W1000=1 to 4: Thinking about your current job, what are your **total contracted hours each week**, excluding any paid or unpaid overtime?

If you have more than one job, please base your response on the job in which you work the most hours per week. If your weekly hours vary, or you decide the number of hours yourself, please indicate the number of hours that you typically work per week

if W1000=5 to 11: Thinking about your last paid job, **what were your total contracted hours each week**, excluding any paid or unpaid overtime?

If you had more than one job, please base your response on the job in which you worked the most hours per week. If your weekly hours varied, or you decided the number of hours yourself, please indicate the number of hours that you typically worked per week

Coding: [Numerical]

0 to 59	Valid range

-999	I do not know the exact number of contracted hours

W1142 (shown if W1132 = -999 is selected)

if W1000=1 to 4: Please estimate **your total contracted hours each week** in your current job (excluding any paid overtime).

if W1000=5 to 11: Please estimate **your total contracted hours each week** in your last paid job (excluding any paid overtime).

1	Less than 15 hours per week
2	15-19 hours
3	20-25 hours
4	26-30 hours
5	31-35 hours
6	36-38 hours
7	39-40 hours
8	41-50 hours per week
9	More than 50 hours per week
-888	Skipped

Details:

W1132 was combined with W1142 and then recoded into the main categories reported above.

W1200: Looking for a new job

Topic and detailed topic: Labour market – employment history
Variable type: Annual topical
Reference unit: Individual
Reference period: past three months
Filtering: IF W1000 = 1 OR W1000 = 2 OR W1000 = 3 OR W1000 = 4 OR W1000 = 6 OR W1000= 9 OR W1000 = 10 OR W1000 = 11
Mode of collection: Actual response
In use (period): Discontinued, used from wave 41 (May 2023) and replaced by W1201 in wave 53 (May 2024)

Coding: [Categorical]

0	No
1	Yes

Question wording:

Over the last 3 months, have you been looking for a full-time or part (new) job?

W1201: Looking for a new job

Topic and detailed topic: Labour market – employment history
Variable type: Annual topical
Reference unit: Individual
Reference period: past three months
Filtering: (IF W1000 = 1 to 4) OR (W1000 = 6 to 11)
Mode of collection: Actual response
In use (period): Yes, replaced W1200 in wave 53 (May 2024)

Coding: [Categorical]

0	No
1	Yes

Question wording:

Over the last 3 months, have you been actively looking for a (new) job?

W1210: Means of finding current job

Topic and detailed topic: Labour market – employment history
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF W1000 = 1 OR IF W1000 = 2 OR IF W1000 = 3 OR IF W1000 = 4
Mode of collection:
In use (period): Yes, in use from wave 29 (May 2022) excluding wave 41 (May 2023)

Coding: [Categorical]

1	Responded to or placing a job advertisement (either online or in print)
2	Through friends, relatives or acquaintances
3	Through a public employment agency
4	Through a private employment agency
5	Through an education or training institution, a professional network/organisation or an internship
6	Through former co-workers, supervisors or business associates
7	Through applying directly to the employer
8	Through an employer or a head-hunter contacting me directly
9	By responding to a public recruitment campaign
10	By posting a CV online or posting/updating information on a professional networking website
11	Starting my own business
12	Another method

Question wording:

How did you find your current **job**?

Please indicate the factor that made the biggest contribution to you finding your current job. If you have more than one job, please base your response on the job in which you work the most hours per week.

W1220_1-12: Means of finding new job

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Past three months
Filtering: IF W1000 = 1 OR W1000 = 2 OR W1000 = 3 OR W1000 = 4 OR W1000 = 5 OR W1000 = 9 OR W1000 = 10 OR W1000 = 11
Mode of collection: Actual response
In use (period): Discontinued, used from wave 29 (May 2022) and replaced by W1221 in wave 41 (May 2023)

Coding: [Categorical]

0	No
1	Yes
-777	I have not been looking for a job

For each of the below variables:

1	By responding to or placing a job advertisement (either online or in print)
2	Through friends, relatives or acquaintances
3	Through a public employment agency
4	Through a private employment agency
5	Through an education or training institution, a professional network/organisation or an internship
6	Through former co-workers, supervisors or business associates
7	Through applying directly to the employer
8	Through an employer or a head-hunter contacting me directly
9	By responding to a public recruitment campaign
10	By posting a CV online or posting/updating information on a professional networking website
11	Starting my own business
12	Another method

Question wording:

Over the last 3 months, which – if any – of the following methods have you used to look for a job?

Please select up to three responses, indicating the main methods used. If you have not been looking for a job, please indicate that fact.

W1221_1-12: Means of finding new job

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Past three months
Filtering: IF W1200 = 1 OR W1000 = 5
Mode of collection: Actual response
In use (period): Discontinued, replaced W1220 in wave 41 (May 2023) and replaced by W1222 in wave 53 (May 2024)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	Responded to or placed a job advertisement (either online or in print)
2	Through friends, relatives or acquaintances
3	Through a public employment agency
4	Through a private employment agency
5	Through an education or network or internship or training institution, a professional network/organisation or an internship
6	Through former co-workers, supervisors or business associates
7	Direct application to an employer
8	An employer or a head-hunter contacted you directly
9	Responded to Public recruitment campaign
10	Posted CV in professional website online or posted/updated information on a professional networking website
11	Started your own business
12	Another method

Question wording:

Over the last 3 months, which of the following methods have you used to look for a job?

Please select up to three responses, indicating the main methods used.

W1222_1-12: Means of finding new job

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Past three months
Filtering: IF W1201 = 1 OR W1000 = 5
Mode of collection: Actual response
In use (period): Yes, replaced W1221 in wave 53 (May 2024)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	Responded to or placed a job advertisement (either online or in print)
2	Through friends, relatives or acquaintances
3	Through a public employment agency
4	Through a private employment agency
5	Through an education or network or internship or training institution, a professional network/organisation or an internship
6	Through former co-workers, supervisors or business associates
7	Direct application to an employer
8	An employer or a head-hunter contacted you directly
9	Responded to Public recruitment campaign
10	Posted CV in professional website online or posted/updated information on a professional networking website
11	Started your own business
12	Another method

Question wording:

Over the last 3 months, which of the following methods have you used to look for a job?

Please select up to three responses, indicating the main methods used.

W2010_PREC: Most recent/current job – sector of employment (recoded)

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: (IF W1000 = 1 to 4) OR (W1000 = 5 to 11 AND W1010 != -777)
Mode of collection: Recoded
In use (period): Discontinued, used in wave 29 (May 2022) and replaced by W2011_PREC in wave 41 (May 2023)

Coding: [Categorical]

1	Public (e.g. government) and non-profit sector
2	Private sector (e.g. most businesses and individual businesses)
-999	Don’t know
-777	Not applicable

Recoded from originally fielded variable W2010: Most recent/current job – sector of employment.

Question wording:

if W1000=1 to 4: In which sector do you currently work?

If you have more than one job, please consider the job in which you work the most hours per week.

if W1000=5 to 11: In which sector did you work in your last paid job?

If you had more than one job, please consider the job in which you worked the most hours per week.

1	Public sector (e.g. government or public education)
2	Private sector (e.g. most businesses and individual businesses)
3	Not-for-profit sector
-777	Not applicable
-999	Don’t know

Details:

As a result of Statistical Disclosure Control analysis, W2010 was recoded in two main categories.

W2011_PREC: Most recent/current job – sector of employment (recoded)

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: (IF W1000 = 1 to 4) OR (W1000 = 5 to 11 AND W1011 != -777)
Mode of collection: Recoded
In use (period): Discontinued, used in wave 41 (May 2023) and replaced by W2012_PREC in wave 53 (May 2024)

Coding: [Categorical]

1	Public (e.g. government) and non-profit sector
2	Private sector (e.g. most businesses and individual businesses)
-999	Don’t know
-777	Not applicable

Recoded from originally fielded variable W2011: Most recent/current job – sector of employment.

Question wording:

if W1000=1 to 4: In which sector do you currently work?

If you have more than one job, please consider the job in which you work the most hours per week.

if W1000=5 to 11: In which sector did you work in your last paid job?

If you had more than one job, please consider the job in which you worked the most hours per week.

1	Public sector (e.g. government or public education)
2	Private sector (e.g. most businesses and individual businesses)
3	Not-for-profit sector
-777	Not applicable
-999	Don’t know

Details:

As a result of Statistical Disclosure Control analysis, W2011 was recoded in two main categories.

W2012_PREC: Most recent/current job – sector of employment (recoded)

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: (IF W1000 = 1 to 4) OR (W1000 = 5 to 11 AND W1012 != -777)
Mode of collection: Recoded
In use (period): Yes, replaced W2011_PREC in wave 53 (May 2024)

Coding: [Categorical]

1	Public (e.g. government) and Non-profit sector
2	Private sector (e.g. most businesses and individual businesses)
-999	Don't know
-777	Not applicable

Recoded from originally fielded variable W2012: Most recent/current job – sector of employment.

Question wording:

if W1000=1 to 4: In which sector do you currently work?

If you have more than one job, please consider the job in which you work the most hours per week.

if W1000=5 to 11: In which sector did you work in your last paid job?

If you had more than one job, please consider the job in which you worked the most hours per week.

1	Public sector (e.g. government or public education)
2	Private sector (e.g. most businesses and individual businesses)
3	Not-for-profit sector
-777	Not applicable
-999	Don't know

Details:

As a result of Statistical Disclosure Control analysis, W2022 was recoded in two main categories.

W2020: Most recent/current job – sector – NACE/ISIC (regrouped)

Topic and detailed topic: Labour market – sector of employment
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF (W1000 = 1 to 4) OR (W1000 = 5 to 11 AND W1010 != -777)
Mode of collection: Actual response, but auto-filled if background module is completed in the same round
In use (period): Discontinued, used from wave 29 (May 2022) and replaced by W2021_PREC in wave 41 (May 2023)

Coding: [Categorical]

1	Agriculture, forestry and fishing
2	Manufacturing, industry, mining, quarrying and utilities
3	Construction
4	Trade, transportation and storage
5	Hotels, bars and restaurants
6	Financial, insurance and real estate services, information and communication services
7	Professional, scientific and technical activities, administration and support services
8	Education and public administration, incl. military
9	Health sector and social work
10	Other sector, not mentioned above

Question wording:

if W1000=1 to 4: In which sector do you currently work?

If you have more than one job, please consider the job in which you work the most hours per week. If you had more than one job, please consider the job in which you worked the most hours per week.

W2021_PREC: Industry – NACE/ISIC (collapsible grid) (recoded)

Topic and detailed topic: Labour market – sector of employment
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF (W1000 = 1 to 4) OR (W1000 = 5 to 11) AND (W1011 != -777)
Mode of collection: Recoded and auto-filled if Background module is completed in the same round
In use (period): Discontinued, used from wave 41 (May 2023) and replaced by W2022_PREC in wave 53 (May 2024)

Coding: [Categorical]

1	Agriculture, forestry and fishing
2	Manufacturing, industry, mining, quarrying and utilities
3	Construction
4	Trade, transportation and storage
5	Hotels, bars and restaurants
6	Financial, insurance and real estate services, information and communication services
7	Professional, scientific and technical activities, administration and support services
8	Education and public administration, incl. military
9	Health sector and social work
10	Other sector, not mentioned above

Recoded from originally fielded variable W2021: Most recent/current job – sector of employment.

Question wording:

if W1000=1 to 4: Please think about the business or organisation you are currently working for and its main business activity, i.e. what goods it produces or what services it provides. What best describes the sector of the business or organisation you are currently working for?

If you have more than one job, please consider the job in which you work the most hours per week.

if W1000=5 to 11: Please think about the business or organisation you were working for in your last paid job and, in particular, about its main business activity, i.e. what goods it produced or what services it provided. What best describes the sector of the business or organisation you were working for?

If you had more than one job, please consider the job in which you worked the most hours per week.

Details:

The fielded question format includes unfolding response options for each NACE classification group that allow for a more granular indication of economic activity. Responses are then recoded to broader NACE classification as follows:

1	**Agriculture forestry and fishing**
	Agriculture (crop production, farming, etc.)
	Forestry and logging
	Fishing and aquaculture

2	**Manufacturing, industry, mining, quarrying and utilities**
	Mining and quarrying
	Manufacturing and industrial production
	Repair and installation of machinery and equipment
	Electricity, gas, steam and air conditioning supply
	Water supply, sewerage, waste management and remediation activities

3	**Construction**
	Construction of buildings
	Civil engineering
	Specialised construction activities

4	**Trade, transportation and storage**
	Repair of motor vehicles and motorcycles
	Wholesale trade
	Retail trade
	Land, water and/or air transport
	Warehousing and support activities for transportation
	Postal and courier activities

5	**Hotels, bars and restaurants**
	Accommodation (e.g. hotels, camping grounds)
	Restaurants, bars and event catering

6	**Financial, insurance and real estate services, information and communication services**
	Publishing activities (e.g. books, newspapers, periodicals)
	Video and TV programme production, music publishing
	Radio and TV broadcasting
	Telecommunications
	Computer programming
	Information services
	Financial services
	Insurance services
	Real estate services

7	**Professional, scientific and technical activities, administration and support services**
	Legal and accounting activities
	Consultancies (e.g. management consulting)
	Architectural and engineering activities
	Scientific research and development
	Advertising and market research
	Other professional, scientific and technical activities
	Veterinaries
	Rental and leasing activities
	Employment agencies
	Travel agencies
	Security services
	Facility management, cleaning services
	Office administration, office support and other business support

8	**Education and public administration, incl. military**
	Public administration and defence (including military)
	Public or private education

9	**Health sector and social work**
	Human health (e.g. hospitals, medical or dental practice)
	Residential care
	Other social work

10	**Other sector, not mentioned above**
	Creative, arts and entertainment activities
	Libraries, archives, museums and other cultural activities
	Gambling and betting activities
	Sports activities and amusement and recreation activities
	Other

Responses for ‘Arts, entertainment and recreation activities’ are grouped together with category ‘Other’ and coded as ’10 - Other sector, not mentioned above’:

W2022_PREC: Industry – NACE/ISIC (collapsible grid) (recoded)

Topic and detailed topic: Labour market – sector of employment
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: (W1000 = 1 to 4) OR (W1000 = 5 to 11) AND (W1012 != -777)
Mode of collection: Recoded
In use (period): Yes, replaced W2021_PREC in wave 53 (May 2024)

Coding: [Categorical]

1	Agriculture, forestry and fishing
2	Manufacturing, industry, mining, quarrying and utilities
3	Construction
4	Trade, transportation and storage
5	Hotels, bars and restaurants
6	Financial, insurance and real estate services, information and communication services
7	Professional, scientific and technical activities, administration and support services
8	Education and public administration, incl. military
9	Health sector and social work
10	Other sector, not mentioned above

Recoded from originally fielded variable W2022: Most recent/current job – sector of employment.

Question wording:

if W1000=1 to 4: Please think about the business or organisation you are currently working for and its main business activity, i.e. what goods it produces or what services it provides. What best describes the sector of the business or organisation you are currently working for?

If you have more than one job, please consider the job in which you work the most hours per week.

if W1000=5 to 11: Please think about the business or organisation you were working for in your last paid job and, in particular, about its main business activity, i.e. what goods it produced or what services it provided. What best describes the sector of the business or organisation you were working for?

If you had more than one job, please consider the job in which you worked the most hours per week.

Details:

The fielded question format includes unfolding response options for each NACE classification group that allow for a more granular indication of economic activity. Responses are then recoded to broader NACE classification as follows:

1	**Agriculture forestry and fishing**
	Agriculture (crop production, farming, etc.)
	Forestry and logging
	Fishing and aquaculture

2	**Manufacturing, industry, mining, quarrying and utilities**
	Mining and quarrying
	Manufacturing and industrial production
	Repair and installation of machinery and equipment
	Electricity, gas, steam and air conditioning supply
	Water supply, sewerage, waste management and remediation activities

3	**Construction**
	Construction of buildings
	Civil engineering
	Specialised construction activities

4	**Trade, transportation and storage**
	Repair of motor vehicles and motorcycles
	Wholesale trade
	Retail trade
	Land, water and/or air transport
	Warehousing and support activities for transportation
	Postal and courier activities

5	**Hotels, bars and restaurants**
	Accommodation (e.g. hotels, camping grounds)
	Restaurants, bars and event catering

6	Financial, insurance and real estate services, information and communication services
	Publishing activities (e.g. books, newspapers, periodicals)
	Video and TV programme production, music publishing
	Radio and TV broadcasting
	Telecommunications
	Computer programming
	Information services
	Financial services
	Insurance services
	Real estate services

7	Professional, scientific and technical activities, administration and support services
	Legal and accounting activities
	Consultancies (e.g. management consulting)
	Architectural and engineering activities
	Scientific research and development
	Advertising and market research
	Other professional, scientific and technical activities
	Veterinaries
	Rental and leasing activities
	Employment agencies
	Travel agencies
	Security services
	Facility management, cleaning services
	Office administration, office support and other business support

8	Education and public administration, incl. military
	Public administration and defence (including military)
	Public or private education

9	Health sector and social work
	Human health (e.g. hospitals, medical or dental practice)
	Residential care
	Other social work

10	**Other sector, not mentioned above**
	Creative, arts and entertainment activities
	Libraries, archives, museums and other cultural activities
	Gambling and betting activities
	Sports activities and amusement and recreation activities
	Other

Responses for ‘Arts, entertainment and recreation activities’ are grouped together with category ‘Other’ and coded as ’10 - Other sector, not mentioned above’:

W2031_PREC: Most recent/current job – Occupation ISCO-08-D1 (recoded)

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF (W1000 = 1 to 4) OR (W1000 = 5 to 11) AND (W1011 != -777)
Mode of collection: Recoded
In use (period): Discontinued, used from wave 41 (May 2023) and replaced by W2032_PREC in wave 53 (May 2024)

Coding: [Categorical]

1	Manager e.g., chief executive, managing director, senior official, legislator
2	Professional e.g., teacher, engineer, architect, medical doctor, nurse/midwifery, lawyer, developer, professional in sciences, marketing, administration and the financial sector
3	Technician or associate professional e.g., associate in nursing/midwifery, sales and purchasing agent (incl. broker), medical or legal associate, technician in engineering, construction/manufacturing supervisor, journalist, sports and fitness worker, specialised secretary
4	Clerk e.g., secretary or general office support, teller, customer services, numerical and material recording clerk
5	Services or sales worker e.g., shop salesperson, security, child/personal care worker, waiter/bartender/cook, hairdresser/beautician, cashier
6	Craft or related trades worker e.g., mechanic, installer, repairer, painter, construction worker, blacksmith and other handicraft workers
7	Professional driver, plant/machine operator or assembler
8	Worker in cleaning services, manufacturing, transport/storage, or agriculture
9	Other, including Armed forces or Skilled farmers
-999	Don't know

Recoded from originally fielded variable W2031: Most recent/current job – Occupation ISCO-08-D1

Question wording:

if W1000=1 to 4: Which of the following best describes the role you carry out in your current job?

If you have more than one job, please consider the job in which you work the most hours per week.

if W1000 =5 to 11: Which of the following best describes the role you carried out in your last paid job?

If you had more than one job, please consider the job in which you worked the most hours per week.

Coding: [Categorical]

1	Manager e.g., chief executive, managing director, senior official, legislator
2	Professional e.g., teacher, engineer, architect, medical doctor, nurse/midwifery, lawyer, developer, professional in sciences, marketing, administration and the financial sector

3	Technician or associate professional e.g., associate in nursing/midwifery, sales and purchasing agent (incl. broker), medical or legal associate, technician in engineering, construction/manufacturing supervisor, journalist, sports and fitness worker, specialised secretary
4	Clerk e.g., secretary or general office support, teller, customer services, numerical and material recording clerk
5	Services or sales worker e.g., shop salesperson, security, child/personal care worker, waiter/bartender/cook, hairdresser/beautician, cashier
6	Skilled farmer e.g., crop grower, animal producer
7	Craft or related trades worker e.g., mechanic, installer, repairer, painter, construction worker, blacksmith and other handicraft workers
8	Professional driver, plant/machine operator or assembler
9	Worker in cleaning services, manufacturing, transport/storage, or agriculture
10	Armed forces occupation
11	Other, not mentioned above
-999	Don’t know

Details:

Responses for ‘Armed forces occupation’ and ‘Skilled farmers’ are grouped together with category ‘Other’ and coded as ’9 - Other, including Armed forces or Skilled farmers’.

W2032_PREC: Most recent/current job – Occupation ISCO-08-D1 (recoded)

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF (W1000 = 1 to 4) OR (W1000 = 5 to 11) AND W1012 != -777)
Mode of collection: Recoded
In use (period): Yes, replaced W2031_PREC in wave 53 (May 2024)

Coding: [Categorical]

1	Manager e.g., chief executive, managing director, senior official, legislator
2	Professional e.g., teacher, engineer, architect, medical doctor, nurse/midwifery, lawyer, developer, professional in sciences, marketing, administration and the financial sector
3	Technician or associate professional e.g., associate in nursing/midwifery, sales and purchasing agent (incl. broker), medical or legal associate, technician in engineering, construction/manufacturing supervisor, journalist, sports and fitness worker, specialised secretary
4	Clerk e.g., secretary or general office support, teller, customer services, numerical and material recording clerk
5	Services or sales worker e.g., shop salesperson, security, child/personal care worker, waiter/bartender/cook, hairdresser/beautician, cashier
6	Craft or related trades worker e.g., mechanic, installer, repairer, painter, construction worker, blacksmith and other handicraft workers
7	Professional driver, plant/machine operator or assembler
8	Worker in cleaning services, manufacturing, transport/storage, or agriculture
9	Other, including Armed forces or Skilled farmers
-999	Don't know

Recoded from originally fielded variable W2032: Most recent/current job – Occupation ISCO-08-D1

Question wording:

if W1000=1 to 4: Which of the following best describes the role you carry out in your current job?

If you have more than one job, please consider the job in which you work the most hours per week.

if W1000=5 to 11: Which of the following best describes the role you carried out in your last paid job?

If you had more than one job, please consider the job in which you worked the most hours per week.

Coding: [Categorical]

1	Manager e.g., chief executive, managing director, senior official, legislator
2	Professional e.g., teacher, engineer, architect, medical doctor, nurse/midwifery, lawyer, developer, professional in sciences, marketing, administration and the financial sector

3	Technician or associate professional e.g., associate in nursing/midwifery, sales and purchasing agent (incl. broker), medical or legal associate, technician in engineering, construction/manufacturing supervisor, journalist, sports and fitness worker, specialised secretary
4	Clerk e.g., secretary or general office support, teller, customer services, numerical and material recording clerk
5	Services or sales worker e.g., shop salesperson, security, child/personal care worker, waiter/bartender/cook, hairdresser/beautician, cashier
6	Skilled farmer e.g., crop grower, animal producer
7	Craft or related trades worker e.g., mechanic, installer, repairer, painter, construction worker, blacksmith and other handicraft workers
8	Professional driver, plant/machine operator or assembler
9	Worker in cleaning services, manufacturing, transport/storage, or agriculture
10	Armed forces occupation
11	Other, not mentioned above
-999	Don’t know

Details:

Responses for ‘Armed forces occupation’ and ‘Skilled farmers’ are grouped together with category ‘Other’ and coded as ’9 - Other, including Armed forces or Skilled farmers’.

W2040_PREC: Most recent/current job - company size (recoded)

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF (W1000 = 1 to 4) OR (W1000 = 5 to 11) AND (W1010 != -777)
Mode of collection: Recoded
In use (period): Discontinued, used from wave 29 (May 2022) and replaced by W2041_PREC in wave 41 (May 2023)

Coding: [Categorical]

1	Less than 10 employees - micro firms
2	10 - 49 employees - small firms
3	50 - 250 employees - medium firms
4	More than 250 employees - large firms

Recoded from originally fielded variable W2040: Most recent/current job – company size

Question wording:

if W1000=1 to 4: Including yourself, how many people work for the company/organisation where you currently work?

If you are not sure, please provide us with your best estimate. If you have more than one job, please base your response on the job in which work the most hours per week.

Please include all workers: people working at all levels, both full and part-time workers, and people in all different branches of your company/organisation, if applicable.

if W1000=5 to 11: Including yourself, how many people worked for the company/organisation where you had your last paid job?

If you are not sure, please provide us with your best estimate. If you had more than one job, please base your response on the job in which worked the most hours per week.

Please include all workers: people working at all levels, both full and part-time workers, and people in all different branches of your company/organisation, if applicable.

Coding: [Categorical]

1	5 employees or less
2	6 to 9 employees
3	10 to 19 employees
4	20 to 49 employees
5	50 to 249 employees

6	250 to 499 employees
7	500 to 1000 employees
8	More than 1000 employees

Details:

The eight categories above are regrouped into four groups following the recoding approach below:

1	[if W2040=1 or W2040=2]
2	[If or W2040=3 or W2040=4]
3	[If or W2040=5]
4	[If or W2040=6 or W2040=7 or W2040=8]

W2041_PREC: Most recent/current job – Most recent/current job - company size (recoded)

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF (W1000 = 1 to 4) OR (W1000 = 5 to 11) AND (W1011 != -777)
Mode of collection: Recoded
In use (period): Discontinued, used from wave 41 (May 2023) and replaced by W2042_PREC in wave 53 (May 2024)

Coding: [Categorical]

1	Less than 10 employees - micro firms
2	10 - 49 employees - small firms
3	50 - 250 employees - medium firms
4	More than 250 employees - large firms

Recoded from originally fielded variable W2041: Most recent/current job – company size

Question wording:

if W1000=1 to 4: Including yourself, how many people work for the company/organisation where you currently work?

If you have more than one job, please base your response on the job in which work the most hours per week.

Please include all workers: people working at all levels, both full and part-time workers, and people in all different branches of your company/organisation, if applicable. If you are not sure, please provide us with your best estimate

if W1000=5 to 11: Including yourself, how many people worked for the company/organisation where you had your last paid job?

If you had more than one job, please base your response on the job in which worked the most hours per week.

Please include all workers: people working at all levels, both full and part-time workers, and people in all different branches of your company/organisation, if applicable. If you are not sure, please provide us with your best estimate

Coding: [Categorical]

1	5 employees or less
2	6 to 9 employees
3	10 to 19 employees
4	20 to 49 employees
5	50 to 249 employees
6	250 to 499 employees

7	500 to 1000 employees
8	More than 1000 employees

Details:

The eight categories above are regrouped into four groups following the recoding approach below:

1	[if W2041=1 or W2041=2]
2	[If or W2041=3 or W2041=4]
3	[If or W2041=5]
4	[If or W2041=6 or W2041=7 or W2041=8]

W2042_PREC: Most recent/current job – Most recent/current job - company size (recoded)

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF (W1000 = 1 to 4) OR (W1000 = 5 to 11) AND (W1012 != -777)
Mode of collection: Recoded
In use (period): Yes, replaced W2041_PREC in wave 53 (May 2024)

Coding: [Categorical]

1	Less than 10 employees - micro firms
2	10 - 49 employees - small firms
3	50 - 250 employees - medium firms
4	More than 250 employees - large firms

Recoded from originally fielded variable W2042: Most recent/current job – company size

Question wording:

if W1000=1 to 4: Including yourself, how many people work for the company/organisation where you currently work?

If you have more than one job, please base your response on the job in which work the most hours per week

Please include all workers: people working at all levels, both full and part-time workers, and people in all different branches of your company/organisation, if applicable.

if W1000=5 to 11: Including yourself, how many people worked for the company/organisation where you had your last paid job?

If you had more than one job, please base your response on the job in which worked the most hours per week.

Please include all workers: people working at all levels, both full and part-time workers, and people in all different branches of your company/organisation, if applicable.

Coding: [Categorical]

1	5 employees or less
2	6 to 9 employees
3	10 to 19 employees
4	20 to 49 employees
5	50 to 249 employees
6	250 to 499 employees
7	500 to 1000 employees

8	More than 1000 employees

Details:

The eight categories above are regrouped into four groups following the recoding approach below:

1	[if W2042=1 or W2042=2]
2	[If or W2042=3 or W2042=4]
3	[If or W2042=5]
4	[If or W2042=6 or W2042=7 or W2042=8]

W2050_1-7: Most recent/current job – management responsibilities

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF (W1000 = 1 to 4) OR (W1000 = 5 to 11) AND (W1010 != -777)
Mode of collection: Actual response
In use (period): Discontinued, used from wave 29 (May 2022) and replaced by W2051 in wave 41 (May 2023)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	Price setting for products, services, or contracts
2	Hiring decisions for senior staff (e.g. with relevant job experience of more than 3 years)
3	Hiring decisions for junior staff (e.g. internships, entry level positions or similar)
4	Supervision/management of a team
5	Company investment decisions or decisions about the company's future strategy
6	Wage setting for employees and wage/bonus/compensation packages
7	None of the above

Question wording:

if W1000=1 to 4: Please think about your current job. Are you actively involved in your company's decision-making in any of the following areas?

if W1000=5 to 11: Please think about your last paid job. Are you actively involved in your company's decision-making in any of the following areas?

W2051_1-7: Most recent/current job – management responsibilities

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF (W1000 = 1 to 4) OR (W1000 = 5 to 11) AND (W1011 != -777)
Mode of collection: Actual response
In use (period): Discontinued, replaced W2050 in wave 41 (May 2023) and replaced by W2052 in wave 53 (May 2024)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	Price setting for products, services, or contracts
2	Hiring decisions for senior staff (e.g. with relevant job experience of more than 3 years)
3	Hiring decisions for junior staff (e.g. internships, entry level positions or similar)
4	Supervision/management of a team
5	Company investment decisions or decisions about the company's future strategy
6	Wage setting for employees and wage/bonus/compensation packages
7	None of the above

Question wording:

if W1000=1 to 4: Please think about your current job. Are you actively involved in your company's decision-making in any of the following areas?

if W1000=5 to 11: Please think about your last paid job. Were you actively involved in your company's decision-making in any of the following areas?

W2052_1-7: Most recent/current job – management responsibilities

Topic and detailed topic: Labour market – employment information
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF (W1000 = 1 to 4) OR (W1000 = 5 to 11) AND (W1012 != -777)
Mode of collection: Actual response
In use (period): Yes, replaced W2051_1-7 in wave 53 (May 2024)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	Price setting for products, services, or contracts
2	Hiring decisions for senior staff
3	Hiring decisions for junior staff
4	Supervision/management of a team
5	Company investment/strategy decisions
6	Wage setting for employees
7	Job search assistance

Question wording:

if W1000=1 to 4: Please think about your current job. Are you actively involved in your company's decision-making in any of the following areas?

if W1000=5 to 11: Please think about your last paid job. Were you actively involved in your company's decision-making in any of the following areas?

W2110: Estimated time of finding equivalent job to current one

Topic and detailed topic: Labour market – time to find a job
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF W1000 = 1 to 4 OR (W1000 = 5 OR W1000 = 6 AND W1011 != -777)
Mode of collection: Actual response
In use (period): Discontinued, used from wave 41 (May 2023) and replaced by W2111 in wave 53 (May 2024)

Coding: [Categorical]

1	Less than 1 month
2	1 to 3 months
3	4 to 6 months
4	7 to 9 months
5	10 to 12 months
6	13 to 24 months
7	25 to 36 months
8	More than 36 months

Hidden non-response options:

-999	Don’t know
-666	No answer

Question wording:

If W1000=1 to 4: If you were to look for another job comparable to your current one (i.e. with a similar employer in the same sector, and with similar working conditions), **how long** do you think it would take you to find such a job?

If W1000=5 or W1000=6 and W1011 != -777: If you were to look for a job comparable to last paid job (i.e. with a similar employer in the same sector, and with similar working conditions), **how long** do you think it would take you to find such a job?

Please only consider the time you would need to find such a job. In other words, don’t consider practical implications, such as the need to sign a contract or wait for a background check.

W2111: Estimated time of finding equivalent job to current one

Topic and detailed topic: Labour market – time to find a job
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF W1000 = 1 to 4) OR (W1000 = 5 OR W1000 = 6 AND W1012 != -777)
Mode of collection: Actual response
In use (period): Yes, replaced W2110 in wave 53 (May 2024)

Coding: [Categorical]

1	Less than 1 month
2	1 to 3 months
3	4 to 6 months
4	7 to 9 months
5	10 to 12 months
6	13 to 24 months
7	25 to 36 months
8	More than 36 months

Hidden non-response options:

-999	Don't know
-666	No answer

Question wording:

if W1000=1 to 4: If you were to look for another job comparable to your current one (i.e. with a similar employer in the same sector, and with similar working conditions), **how long** do you think it would take you to find such a job?

if W1000=5 or W1000=6 and W1012 != -777: If you were to look for a job comparable to last paid job (i.e. with a similar employer in the same sector, and with similar working conditions), **how long** do you think it would take you to find such a job?

Please only consider the time you would need to find such a job. In other words, don't consider practical implications, such as the need to sign a contract or wait for a background check.

W3030_PREC: Retirement age (recoded)

Topic and detailed topic: Labour market – retirement information
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF W1000 = 8
Mode of collection: Recoded
In use (period): Yes, in use from wave 29 (May 2022)

Coding: [Categorical]

1	Early retirement before - 60 years old
2	Statuary retirement - 60-67 years old
3	Late retirement - after 68 years old

Recoded from originally fielded variable W3030: Retirement age

Question wording:

At what age did you retire from work?

If you are not sure, please provide us with your best estimate.

Coding: [Numerical]

0 to 100	Valid range

Details:

As a result of Statistical Disclosure Control analysis, W3030 was recoded into three categories as shown above.

W3120: Flexibility and plans for retirement

Topic and detailed topic: Labour market – retirement plans
Variable type: Annual topical
Reference unit: Individual
Reference period:
Filtering: IF (W1000 =1 to 4) OR (W1000 = 5 OR W1000 = 6 OR W1000 = 9 OR W1000 = 10 OR W1000 = 11)
Mode of collection: Actual response
In use (period): Yes, in use from wave 41 (May 2023)

Coding: [Categorical]

1	Very unlikely
2	Unlikely
3	Rather unlikely
4	Rather likely
5	Likely
6	Very likely

Question wording:

Some people continue working with a flexible number of hours beyond their official retirement age while others don’t. Thinking about yourself, how likely or unlikely do you think it is that you keep working beyond the age of your planned retirement, if you were able to decide flexibly on the number of hours worked?

W4130: Reservation wage

Topic and detailed topic: Labour market - wage
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF W1000 =1 to 11
Mode of collection: Actual response
In use (period): Discontinued, used from wave 29 (May 2022) and replaced by W4131 in wave 53 (May 2024)

Coding: [Numerical]

0 to 999999	Valid range
-777	There is no annual net income at which I would accept the job.

Question wording:

Imagine that someone has offered you a full-time job in a position that you would be happy to accept with the same number of hours per week as your current job or with 39 hours per week for a your previous/new job. What is the lowest annual net income (i.e. after tax and compulsory deductions) that you would accept in order to take up that job offer? Please consider all possible income from this job, including any overtime pay, tips, bonuses and profit-sharing benefits (unless they would be part of your pension arrangements).

If you are not sure, please provide us with your best estimate.

W4131: Reservation wage (monthly)

Topic and detailed topic: Labour market - wage
Variable type: Annual topical
Reference unit: Individual
Reference period:
Filtering: IF W1000 = 1 to 11
Mode of collection:
In use (period): Yes, replaced W4130 in wave 53 (May 2024)

Coding: [Numerical]

0 to 999999	Valid range
-777	There is no annual net income at which I would accept the job.

Question wording:

Imagine that someone has offered you a full-time job in a position that you would be happy to accept with the same number of hours per week as your current job or with 39 hours per week for a your previous/new job. What is the lowest annual net income (i.e. after tax and compulsory deductions) that you would accept in order to take up that job offer? Please consider all possible income from this job, including any overtime pay, tips, bonuses and profit-sharing benefits (unless they would be part of your pension arrangements).

If you are not sure, please provide us with your best estimate.

W4310_1-8: Job training over the last 12 months

Topic and detailed topic: Labour market – job training
Variable type: Annual topical
Reference unit: Individual
Reference period: Past 12 months
Filtering: IF W1000 = 1 to 11
Mode of collection: Actual response
In use (period): Yes, in use from wave 41 (May 2023) onwards

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	Foreign languages
2	Communication and writing skills
3	Programming languages/data analytics
4	Other software-related training
5	Job search assistance
6	Use of specialised equipment for my job
7	Other type of training not mentioned above
8	I have not received training of any kind

Question wording:

if W1000= 1 to 4: **Over the last 12 months**, what form of training programs or courses – if any – have you received from your current employer?

if W1000= 5 to 11: **Over the last 12 months**, what form of training programs or courses – if any – have you received from the government, a public agency or a private provider?

W4320: Job satisfaction

Topic and detailed topic: Labour market – job satisfaction
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF W1000 = 1 OR W1000 = 2 OR W1000 = 3 OR W1000 = 4
Mode of collection: Actual response
In use (period): Yes, in use from wave 41 (May 2023) onwards – moved from quarterly module

Coding: [Categorical]

1	Very dissatisfied
2	Somewhat dissatisfied
3	Neither satisfied nor dissatisfied
4	Somewhat satisfied
5	Very satisfied

Question wording:

How satisfied would you say you are with the salary and compensation package in your current job?

W4330: Current job meets own skills

Topic and detailed topic: Labour market – matching skills
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF W1000 = 1 OR W1000 = 2 OR W1000 = 3 OR W1000 = 4
Mode of collection: Actual response
In use (period): Yes, in use from wave 41 (May 2023) onwards – moved from quarterly module

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Coding: [Categorical]

1	1 - Very poor fit
2	2
3	3
4	4
5	5
6	6
7	7 - Very good fit

Question wording:

On a scale from 1 to 7, how well do you think this job fits your experience and skills?

W4400: Existence of additional job

Topic and detailed topic: labour market – extra job
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: IF W1000 = 1 OR W1000 = 2 OR W1000 = 3 OR W1000 = 4
Mode of collection: Actual response
In use (period): Yes, in use from wave 41 (May 2023) onwards

Coding: [Categorical]

0	No
1	Yes

Question wording:

Do you currently have any other paid jobs in addition to your main occupation?

W4410: Living with spouse or partner

Topic and detailed topic: Labour market – living with a partner
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 41 (May 2023) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-999	Don’t know
-777	Not applicable

Question wording:

Do you currently live with a spouse or partner?

6.3 Topical module on central banking (August)

A0030: Survey round

Topic and detailed topic: Technical items / identification
Variable type: Annual topical
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

32	If date= 4/8/2022 - 7/9/2022
44	If date= 3/8/2023 - 6/9/2023
56	If date= 1/8/2024 – 4/9/2024
68	If date= 7/8/2025 - 3/9/2025

Details:

Each wave opens on the 1st Thursday of the month. The fieldwork in-practice closes on the Tuesday before the next wave opens, with possible exceptions.

X1010: Price stability – inflation definition

Topic and detailed topic: Central Banking – inflation definition
Variable type: Annual topical
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 32 (Aug 2022) onwards

Coding: [Categorical]

1	The general level of prices of goods and services
2	The overall level of labour earnings
3	Interest rates
4	Housing and stock market prices
5	Don't know

Question wording:

To the best of your knowledge, inflation in an economy typically refers to an increase in which of the following items?

X1020_1-3: Interest in economic policies – three dimensions

Topic and detailed topic: Central banking – interest in economic policies
Variable type: Annual topical
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 32 (Aug 2022) onwards

Coding: [Categorical]

1	Not at all
2	Not much
3	To some extent
4	Considerably
5	A great deal

For each of the below variables:

1	World economic developments and policies
2	Fiscal policy in the country you currently live in
3	Monetary policy in the euro area

Question wording:

The questions below are about economic policies. To what extent would you say you are interested in …

Please rate your interest in each type of policy on a scale from 1 to 5, where 1 means it does not interest you at all and 5 means it interests you greatly.

X1030_1-9: Information source(s) – monetary policy

Topic and detailed topic: Central banking – information sources
Variable type: Annual topical
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 32 (Aug 2022) onwards

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	Personal experiences in searching for financial services and products
2	Family and friends, colleagues
3	TV/radio
4	Newspapers or magazines (including online)
5	Social media (e.g., Facebook, Twitter, Instagram, LinkedIn) accounts not run by official institutions
6	Financial advisors
7	Official institutions (e.g. the European Central Bank or the <National Central Bank>), including their website and social media accounts
8	Other sources not mentioned above
9	Would not use any source to learn about monetary policy in the euro area

Question wording:

Which of the following sources would you use to learn about monetary policy in the euro area over the next 12 months?

Please select up to three responses.

Details: <National Central Bank> is filled with the name of the National Central Bank corresponding to the country associated with the respondent.

X1040_1-9: Information source(s) – inflation

Topic and detailed topic: Central banking – information sources
Variable type: Annual topical
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 32 (Aug 2022) onwards in topical module of central banking and core

Coding: [Categorical]

1	Yes
0	No

For each of the below variables:

1	Own shopping experience for goods and services
2	Family and friends, colleagues
3	TV/radio
4	Newspapers or magazines (including online)
5	Social media (e.g., Facebook, Twitter, Instagram, LinkedIn) accounts not run by official institutions
6	Financial advisors
7	Official institutions (e.g. the <National Statistical Office> or the European Central Bank or the <National Central Bank>), including their website and social media accounts
8	Other sources not mentioned above
9	Would not use any source to learn about monetary policy in the euro area

Question wording:

Which of the following sources would you use to inform yourself about inflation in the country you currently live in over the next 12 months?

Please select up to three responses.

Details:

<National Central Bank> is filled with the name of the National Central Bank corresponding to the country associated with the respondent.

<National Statistical Office> is filled with the name of statistical office corresponding to the nationality of the respondent.

X1050_1-7: ECB – objectives/tasks

Topic and detailed topic: Central banking – ECB objectives
Variable type: Annual topical
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 32 (Aug 2022) onwards

Coding: [Categorical]

1	True
0	False
3	Don't know

For each of the below variables:

1	An unemployment rate of 5% or below in the euro area
2	Setting income tax rates in the country you currently live in
3	An inflation rate that is 2% in the euro area over the medium term
4	An economic growth rate of at least 3% in the euro area
5	Keeping interest rates constant across time
6	Supervision of large European banks
7	Deciding on the government's budget and spending in the country you currently live in

Question wording:

Which of the statements below on the main objectives or tasks of the ECB do you think are true or false? The main objectives/tasks of the ECB include…

X2010: Crypto-assets – ownership

Topic and detailed topic: Central banking – crypto-assets
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, only in wave 32 (Aug 2022)

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer
-999	Don’t know

Question wording:

Do you or any members of your household own crypto-assets (e.g. bitcoin)?

X2020: Crypto-assets ownership – amounts

Topic and detailed topic: Central banking – crypto-assets

Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: IF X2010 = 1
Mode of collection: Actual response
In use (period): Discontinued, used only in wave 32 (Aug 2022)

Coding: [Categorical]

1	Up to €299
2	€300-€599
3	€600-€799
4	€800-€999
5	€1,000-€2,499
6	€2,500-€4,999
7	€5,000-€9,999
8	€10,000-€14,999
9	€15,000-€19,999
10	€20,000-€29,999
11	€30,000-€49,999
12	€50,000 or more

Hidden non-response options:

-666	Prefer not to answer
-999	Don’t know

Question wording:

Please provide an estimate of the current total value of the crypto-assets (e.g. bitcoin) that you or other members of your household own using the following categories.

If you are not sure, please provide us with your best estimate.

X2030: Investment behaviour crypto-assets – starting date

Topic and detailed topic: Central banking - crypto-assets
Variable type: Annual topical
Reference unit: Household
Reference period: -
Filtering: IF X2010 = 1
Mode of collection: Actual response
In use (period): Discontinued, used only in wave 32 (Aug 2022)

Coding: [Categorical]

1	2022
2	2021
3	2020
4	Between 2015 and 2019
5	Between 2009 and 2014

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

Question wording:

When did you or members of your household start investing in crypto-assets?

If you are not sure, please provide us with your best estimate.

X2110: Crypto-assets – purchase plans for next 12 months

Topic and detailed topic: Central banking – crypto-assets
Variable type: Annual topical
Reference unit: Household
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used only in wave 32 (Aug 2022)

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer
-999	Don’t know

Question wording:

In the next 12 months, do you or members of your household plan to purchase any / purchase additional crypto-assets?

X2210_1: Crypto-assets – main use

Topic and detailed topic: Central banking – crypto-assets
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: IF X2010 = 1
Mode of collection: Actual response
In use (period): Discontinued, used only in wave 32 (Aug 2022)

Coding: [Categorical]

1	Investment (store of value or speculation)
2	Means of payment
3	Another reason, not mentioned above

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

Question wording:

What is currently your main reason for holding crypto-assets?

X2210_2: Crypto-assets – personal reasons not to use

Topic and detailed topic: Central banking – crypto-assets
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: IF X2010 = 0
Mode of collection: Actual response
In use (period): Discontinued, used only in wave 32 (Aug 2022)

Coding: [Categorical]

1	It is a risky investment with uncertain returns
2	It is rarely used as a means of payment
3	It is difficult to purchase and use crypto-assets
4	I don't trust crypto assets
5	I don't know what crypto-assets are
6	Another reason, not mentioned above

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

Question wording:

What is currently your main reason for not holding crypto-assets?

X3010_1-5: Transaction means – hypothetical

Topic and detailed topic: Central banking – payment methods
Variable type: Annual topical
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used only in wave 32 (Aug 2022)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	Debit or credit card (excluding contactless)
2	Contactless debit or credit card
3	Smartphone or smartwatch
4	Cash
5	Other (e.g. food voucher or other means)

Question wording:

Which of the following payment options do you use to pay for an amount of approximately €50 or less, for a day-to-day transaction (e.g. in shops, restaurants)?

X3020: Use of cash – today compared with 12 months ago

Topic and detailed topic: Central banking – payment methods
Variable type: Annual topical
Reference unit: Individual
Reference period: Last 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 32 (Aug 2022) onwards

Coding: [Categorical]

1	Much more often
2	Somewhat more often
3	The same as before
4	Somewhat less often
5	Much less often

Hidden non-response options:

-999	Don't know

Question wording:

How often do you currently use cash instead of non-cash payment methods (e.g. mobile, card or contactless payments) for day-to-day purchases (e.g. in shops, restaurants) compared with 12 months ago? I currently use cash …

X3030: Use of cash – over the next 12 months compared to current use

Topic and detailed topic: Central banking – payment methods
Variable type: Annual topical
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection:
In use (period): Discontinued, in use from wave 32 (Aug 2022) to wave 44 (Aug 2023)

Coding: [Categorical]

1	Much more often
2	Somewhat more often
3	The same as currently used
4	Somewhat less often
5	Much less often

Hidden non-response options:

-999	Don't know

Question wording:

Compared with your current use, how often will you use cash instead of non-cash payment methods (e.g. mobile, card or contactless payments) in day-to-day purchases (e.g. in shops, restaurants) over the next 12 months? I plan to use cash …

X3040: Cashless and electronic payments – supply side

Topic and detailed topic: Central banking – payment methods
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 32 (Aug 2022) onwards

Coding: [Categorical]

1	All
2	Most
3	Around half
4	A few
5	None

Hidden non-response options:

-999	Don't know

Question wording:

How many stores, restaurants and other businesses in the area where you currently live offer the option to pay by card or other electronic means?

X3050: Perceived access to cash

Topic and detailed topic: Central banking – payment methods
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 68 (Aug 2025) onwards

Coding: [Categorical]

1	Very difficult
2	Fairly difficult
3	Fairly easy
4	Very easy

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

Question wording:

When you need to withdraw cash, how easy or difficult would you say is it for you to find a place to do so (e.g. from an ATM, a bank or cash withdrawal services in supermarkets)?

X3110: Banking apps – current use

Topic and detailed topic: Central banking – online banking
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 32 (Aug 2022) onwards

Coding: [Categorical]

1	Yes, every day
2	Yes, at least once a week
3	Yes, at least once a month
4	Yes, but less than once a month
5	No, never
6	I've never heard of such apps

Hidden non-response options:

-999	Don't know

Question wording:

Banks offer the possibility of managing accounts and executing payments on a smartphone or tablet using their own apps (mobile banking). Do you use this type of app?

X3120: Mobile payment applications – current use

Topic and detailed topic: Central banking – payment methods
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 32 (Aug 2022) onwards

Coding: [Categorical]

1	Yes, at least once a week
2	Yes, at least once a month
3	Yes, but less than once a month
4	No, never
5	I've never heard of such apps

Hidden non-response options:

-999	Don't know

Question wording:

Some mobile phone apps offer the option to make direct payments to others (e.g. friends and family). Do you use this type of app?

X3210_1-12: Digital financial services – current usage and plans

Topic and detailed topic: Central banking – digital financial services
Variable type: Annual topical
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, in use from wave 32 (Aug 2022) to wave 44 (Aug 2023)

Coding: [Categorical]

1	Currently use
2	Plan to use in the next 12 months
3	Do not need (or want)
4	I've never heard of this service

For each of the below variables:

1	Online foreign currency exchange and foreign currency transfers
2	Digital banking services without any personal contact
3	Peer-to-peer payments and non-bank money transfers
4	Online budgeting, financial planning and management tools
5	Online retirement and pension management tools
6	Lending on peer-to-peer platforms
7	Investments via crowdfunding platforms
8	Online investment advice and investment management
9	Online stockbroking platforms
10	Online-only loan providers
11	App-only insurance
12	Investment and / or loan comparison websites

Question wording:

Which response best describes your engagement with the digital financial services listed below?

Please indicate which of these you currently use, plan to use or do not need to use in the next 12 months.

X3310_1-5: Trust – multiple dimensions (finance)

Topic and detailed topic: Central banking – trust in financial institutions
Variable type: Annual topical
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used from wave 32 (Aug 2022) and replaced by X3311 in wave 56 (Aug 2024)

Coding: [Categorical]

0	0 – No trust at all
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10 – Trust completely
-999	Don’t know

For each of the below variables:

1	Commercial banks
2	Insurance companies
3	Pension fund companies
4	Investment/mutual fund companies
5	Crypto-asset exchanges/platforms

Question wording:

How much trust do you have in each of the following?

Please rate your level of trust on a scale from 0 to 10, where 0 means you have no trust at all and 10 means you have complete trust.

X3311_1-4: Trust – multiple dimensions (finance)

Topic and detailed topic: Central banking – trust in financial institutions
Variable type: Annual topical
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, replaced X3310 in wave 56 (Aug 2024)

Coding: [Categorical]

0	0 – No trust at all
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10 – Trust completely
-999	Don't know

For each of the below variables:

1	Commercial banks
2	Insurance companies
3	Pension fund companies
4	Investment/mutual fund companies

Question wording:

How much trust do you have in each of the following?

Please rate your level of trust on a scale from 0 to 10, where 0 means you have no trust at all and 10 means you have complete trust.

X4010_1-3 Environment – preferences

Topic and detailed topic: Central banking – environment preferences
Variable type: Annual topical
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used from wave 32 (Aug 2022) and replaced by X4011 in wave 56 (Aug 2024)

Coding: [Categorical]

1	1 – Strongly disagree
2	2
3	3
4	4
5	5 – Strongly agree

For each of the below variables:

1	I would agree with a tax increase if the amount collected was used to help protect the environment.
2	Protecting the environment should be prioritised, even if it causes slower economic growth and some job losses.
3	More households should purchase environmentally friendly products, even if they are more expensive.

Question wording:

The questions below are about the environment. To what extent do you agree or disagree with the following statements?

X4011_1-4: Environment – preferences

Topic and detailed topic: Central banking – environment preferences
Variable type: Annual topical
Reference unit:
Reference period:
Filtering: All respondents
Mode of collection:
In use (period): Yes, replaced X4010 in wave 56 (Aug 2024)

Coding: [Categorical]

1	1 – Strongly disagree
2	2
3	3
4	4
5	5 – Strongly agree

For each of the below variables:

1	I would agree with a tax increase if the amount collected was used to help protect the environment.
2	Protecting the environment should be prioritised, even if it causes slower economic growth and some job losses.
3	More households should purchase environmentally friendly products, even if they are more expensive.
4	Increasing government debt more than planned, is acceptable to help protect the environment.

Question wording:

The questions below are about the environment. To what extent do you agree or disagree with the following statements?

X5010_1-4: General political interest – four dimensions

Topic and detailed topic: Central banking – attitudes toward politics
Variable type: Annual topical
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 32 (Aug 2022) onwards

Coding: [Categorical]

1	Not at all
2	Not much
3	To some extent
4	Considerably
5	A great deal

For each of the below variables:

1	World politics?
2	National politics?
3	European Politics?
4	Local politics?

Question wording:

The questions below are about political matters. To what extent would you say you are interested in…

X5120_1-3: Attitudes towards the Euro

Topic and detailed topic: Central banking – Attitudes toward Euro
Variable type: Annual topical
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 32 (Aug 2022) onwards

Coding: [Categorical]

1	A good thing
2	A bad thing
-999	Don't know
-666	No answer

For each of the below variables:

1	having the euro is a good or a bad thing for the country you currently live in?
2	having the euro is a good or a bad thing for the EU?
3	the country you currently live in being part of the European Union is a good or a bad thing for the country you currently live in?

Question wording:

Generally speaking, do you think…

X5210_1-17: Perceived important political topics – current

Topic and detailed topic: Central banking – attitudes toward politics
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used from wave 32 (Aug 2022) and replaced by X5211 in wave 56 (Aug 2024)

Coding: [Categorical]

1	Yes
0	No

For each of the below variables:

1	Healthcare
2	General economic situation
3	Unemployment
4	Rising prices in general and cost of living
5	Income differences across the population
6	The environment and climate change
7	Government debt
8	The educational system
9	Pensions
10	Immigration
11	Crime
12	Corruption in public services or the government
13	Housing
14	Taxation
15	Terrorism/ national security
16	Energy supply
17	Other issues, not mentioned above

Question wording:

What do you think are the most important issues facing the country you currently live in at present?

Please select up to three responses.

X5211_1-18: Perceived important political topics – current

Topic and detailed topic: Central banking – attitudes toward politics
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, replaced X5210 in wave 56 (Aug 2024)

Coding: [Categorical]

1	Yes
0	No

For each of the below variables:

1	Healthcare
2	General economic situation
3	Unemployment
4	Rising prices in general and cost of living
5	Income differences across the population
6	The environment and climate change
7	Government debt
8	The educational system
9	Pensions
10	Immigration
11	Crime
12	Corruption in public services or the government
13	Housing
14	Taxation
15	Terrorism
16	National security and international conflict
17	Energy supply
18	Other issues, not mentioned above

Question wording:

What do you think are the most important issues facing the country you currently live in at present?

Please select up to three responses.

X6010_1-8: Change in consumer behaviour – changes of prices in general

Topic and detailed topic: Central banking – consumption behaviour and inflation
Variable type: Annual topical
Reference unit: Individual
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used in wave 32 (Aug 2022) and moved to core module in wave 34 (Oct 2022)

Coding: [Categorical]

0	No
1	Yes

For each of the below variables:

1	Bring forward major purchases of durable goods
2	Reduce usual spending and put aside more money
3	Shop around more actively for goods and services with better value
4	Reduce the amount of money usually put aside and increase spending
5	Liquidate (some) savings to finance spending
6	Demand a pay rise from your current employer
7	Look to increase income in other ways (e.g. change jobs, take on second job, work more hours with current employer)
8	None of the above

Question wording:

Please think about your expectations about changes in prices in general over the next 12 months. Which of the following actions, if any, are you taking, or planning to take, over the next 12 months?

X7010: Hypothetical Digital Euro – Awareness prior to survey

Topic and detailed topic: Central banking – Digital Euro
Variable type: Annual topical
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 32 (Aug 2022) onwards

Coding: [Categorical]

1	Yes
0	No
-999	Don’t know

Question wording:

Have you heard of the digital euro?

X7020_1-3: Hypothetical Digital Euro - Usage

Topic and detailed topic: Central banking – Digital Euro
Variable type: Annual topical
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used only in wave 32 (Aug 2022)

Coding: [Categorical]

1	Very unlikely
2	Unlikely
3	Undecided
4	Likely
5	Very likely

For each of the below variables:

1	I would use digital euro in most day-to-day transactions
2	I would transfer more than half of my current savings into the digital euro
3	I would be happy for my salary / wage to be paid in digital euro

Question wording:

The European Central Bank (ECB) is thinking about the possibility of introducing a digital euro, which would be just like euro coins and banknotes, but in digital form. A digital euro would not replace cash and banknotes but would give everyone an additional payment option. The digital euro would be fully backed by the ECB's commitment to keeping its value stable over time.

If a digital euro is introduced, what do you think is the likelihood that you would take the following decisions?

Please rate the likelihood of taking each decision on a scale from 1 to 5, where 1 is very unlikely and 5 is very likely.

X7030_1-8 Hypothetical Digital Euro - Features

Topic and detailed topic: Central banking – Digital Euro
Variable type: Annual topical
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used only in wave 32 (Aug 2022)

Coding: [Categorical]

1	Not important at all
2	Slightly important
3	Moderately important
4	Important
5	Very important

For each of the below variables:

1	Privacy/anonymity
2	Ease of use by everyone
3	Security of transactions
4	Accepted in stores and businesses
5	Ability to use outside the euro area
6	Ability to use on smartphone or another physical device
7	Transactions completed instantaneously
8	No additional transaction costs

Question wording:

Personally speaking, how important would the following features be for your use of a digital euro?

Please rate the importance of each feature on a scale from 1 to 5, where 1 means a feature would be not important at all and 5 means you think a feature would be very important. Even, if you think you would not use a digital euro, please consider how important the features listed below would be for you.

X8020: Perception of inflation drivers

Topic and detailed topic: Central banking – inflation drivers
Variable type: Annual topical
Reference unit: Individual
Reference period: Past 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 44 (Aug 2023) onwards in topical module of central banking and core

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Coding: [Categorical]

1	The main driver is firms’ profits
2	The main driver is wage costs for firms
3	The main driver is other input costs for firms (e.g. energy, raw material or other business costs)

Question wording:

According to your view, what is the main factor driving the change in the general level of prices for goods and services in your country during **the past 12 months**.

Please choose only the most important factor according to your view.

X8110: Self-assessed inflation attention – level of attention today

Topic and detailed topic: Central banking – inflation
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 44 (Aug 2023) onwards in topical module of central banking and core

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Coding: [Categorical]

1	Almost no attention
2	A little attention
3	Some attention
4	Much attention
5	A great deal of attention

Question wording:

Some people are interested in inflation while others are less interested in this topic. That is some people might pay attention, think, talk and search for information about changes in prices in general regularly while others don't.

Thinking about yourself, how much attention do you currently pay to changes in prices in general in the country you currently live in?

X8120: Self-assessed inflation attention – compared to 12 months ago

Topic and detailed topic: Central banking –inflation
Variable type: Annual topical
Reference unit: Individual
Reference period: Past 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 44 (Aug 2023) onwards in topical module of central banking and core

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Coding: [Categorical]

1	I currently pay less attention to changes in prices in general than before
2	I currently pay more attention to changes in prices in general than before
3	I currently pay about the same attention to changes in prices in general as before

Question wording:

Would you say that you currently pay less, more or about the same attention to changes in prices in general in the country you currently live in compared to 12 months ago?

X8210: Self-assessed interest rate attention – level of attention today

Topic and detailed topic: Central banking – interest rates
Variable type: Annual topical
Reference unit: Individual
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 56 (Aug 2024) onwards

Coding: [Categorical]

1	Almost no attention
2	A little attention
3	Some attention
4	Much attention
5	A great deal of attention

Question wording:

Some people are interested in interest rates while others are less interested in this topic. That is some people might pay attention, think, talk and search for information about interest rates on savings and/ or on mortgages while others don’t. Thinking about yourself, how much attention do you currently pay to interest rates in the country you currently live in?

X8220: Self-assessed interest rate attention – compared to 12 months ago

Topic and detailed topic: Central banking – interest rates
Variable type: Annual topical
Reference unit: Individual
Reference period: Last 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 56 (Aug 2024) onwards

Coding: [Categorical]

1	I currently pay less attention to interest rates than before
2	I currently pay more attention to interest rates than before
3	I currently pay about the same attention to interest rates as before

Question wording:

Would you say that you currently pay less, more or about the same attention to interest rates on savings and/ or on mortgages in the country you currently live in compared to 12 months ago?

6.4 Topical module on consumer finances (November)

A0030: Survey round

Topic and detailed topic: Technical items / identification
Variable type: Annual topical
Reference unit: Individual
Reference period: -
Filtering: All respondents
Mode of collection: Technically reported
In use (period): Yes, since the first round of CES data collection

Coding: [Numerical]

35	If date= 3/11/2022 - 30/11/2022
47	If date= 2/11/2023 - 6/12/2023
59	If date= 7/11/2024 - 4/12/2024

Details:

Each wave opens on the 1st Thursday of the month. The fieldwork in-practice closes on the Tuesday before the next wave opens, with possible exceptions.

F1000: Financial advice

Topic and detailed topic: Consumer finance - general
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Discontinued, used in wave 35 (November 2022) and replaced by F1001 in wave 47 (November 2023)

Coding: [Categorical]

1	Relatives, friends or acquaintances
2	Newspaper articles (online and print)
3	Financial magazines, guides or books
4	Brochures (including e-mails) from my bank, insurance company, pension fund or mortgage adviser
5	Advertisements on TV, in newspapers or in other media
6	Independent financial advisers
7	Financial computer programs
8	By looking up financial information on the internet
9	Other, not mentioned above

Question wording:

What is your **most important source** of advice when you (or your household) have to make important financial decisions?

Please select only one of the sources below.

F1001: Financial advice

Topic and detailed topic: Consumer finance - general
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, replaced by F1000 in wave 47 (November 2023)

Coding: [Categorical]

1	Relatives, friends or acquaintances
2	Newspaper articles (online and print)
3	Financial magazines, guides or books
4	Brochures (including e-mails) from your bank, insurance company, pension fund or mortgage adviser
5	Advertisements on TV, in newspapers or in other media
6	Independent financial advisers
7	Your bank's financial advisers
8	Personal finance software and mobile apps
9	Search for financial information on the internet
10	Other sources, not mentioned above

Question wording:

Where do you **seek advice** when you (or anyone in your household) have to make important financial decisions?

Please pick only your most important source of advice.

F1002: Financial advice

Topic and detailed topic:
Variable type: Annual topical
Reference unit:
Reference period:
Filtering: All respondents
Mode of collection:
In use (period): Yes, replaced F1001 in wave 59 (Nov 2024)

Coding: [Categorical]

1	Relatives, friends or acquaintances
2	Newspaper articles (online and print)
3	Financial magazines, guides or books
4	Brochures (including e-mails) from your bank, insurance company, pension fund or mortgage adviser
5	Advertisements on TV, in newspapers or in other media
6	Independent financial advisers
7	Your bank’s financial advisers
8	Personal finance software and mobile apps
9	Search for financial information on the internet (other than social media)
10	Social media (e.g. YouTube, X, TikTok, Facebook, WhatsApp, Instagram, LinkedIn or similar platforms)
11	Other sources, not mentioned above

Question wording:

Where do you seek advice when you (or anyone in your household) have to make important financial decisions?

Please pick only your most important source of advice.

F1010_1-3: Financial assets ownership – accounts and cash

Topic and detailed topic: Consumer finance – assets and savings
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

For each of the below variables:

1	Current account
2	Saving account
3	Cash at home

Question wording:

Do you (or anyone in your household) currently have **any** of the following?

The info buttons give you an explanation of the terms.

F1010_4-8: Financial assets ownership – investments in financial market

Topic and detailed topic: Consumer finance – assets and savings
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

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Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

For each of the below variables:

4	Individual stocks or shares in **publicly traded** companies
5	Mutual funds or other collective investments, including exchange-traded funds (ETFs)
6	Shares in private companies (not publicly traded)
7	Bonds (e.g. government or corporate bonds)
8	Crypto-assets (e.g. Bitcoin)

Question wording:

Do you (or does anyone in your household) currently own **financial assets** in any of the following categories?

F2010_1: Investment product structure – mutual funds

Topic and detailed topic: Consumer finance – assets and savings
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If F1010_5=1
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

1	Mainly invested in stocks
2	Invested half in stocks and half in other assets
3	Mainly invested in assets other than stocks

Hidden non-response options:

-999	Don't know

Question wording:

To the best of your knowledge, how are the mutual funds or other collective investments (including ETFs) you and your household currently have invested?

F1010_9-12: Financial assets ownership – long-term saving schemes

Topic and detailed topic: Consumer finance – assets and savings
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

For each of the below variables:

9	Occupational pension plans (other than a state pension)
10	Voluntary retirement and pension products
11	Whole life insurance
12	Other financial assets, not included in any of the categories above

Question wording:

Do you or does anyone in your household currently have **savings or saving plans** in any of the following categories?

Please do not include obligatory retirement savings plans that are typically part of the state pension in the country you currently live in.

F2010_2: Investment product structure – pension products

Topic and detailed topic: Consumer finance – assets and savings
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If F1010_10=1
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

1	Mainly invested in stocks
2	Invested half in stocks and half in other assets
3	Mainly invested in assets other than stocks

Hidden non-response options:

-999	Don't know

Question wording:

To the best of your knowledge, how are the **voluntary pension plans/retirement savings products** you and your household currently have invested?

F1031_1-3: Financial assets ownership amounts – accounts and cash

Topic and detailed topic: Consumer finance – assets and savings
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: F1031_1 if F1010_1=1; F1031_2 if F1010_2=1; F1031_3 if F1010_3=1
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

F1031_1

-777	I/we do not own this asset or type of savings
-555	Negative balance (overdraft)
1	Up to €99
2	€100-€499
3	€500-€999
4	€1,000-€1,999
5	€2,000-€2,999
6	€3,000-€4,999
7	€5,000-€9,999
8	€10,000-€14,999
9	€15,000-€19,999
10	€20,000-€29,999
11	€30,000-€39,999
12	€40,000-€49,999
13	€50,000-€69,999
14	€70,000-€99,999
15	€100,000-€149,999
16	€150,000-€199,999
17	€200,000 or more
-666	Prefer not to answer
-999	Don't know

F1031_2

-777	I/we do not own this asset or type of savings
1	Up to €99
2	€100-€499
3	€500-€999
4	€1,000-€1,999
5	€2,000-€2,999
6	€3,000-€4,999
7	€5,000-€9,999
8	€10,000-€14,999
9	€15,000-€19,999
10	€20,000-€29,999
11	€30,000-€39,999
12	€40,000-€49,999
13	€50,000-€69,999
14	€70,000-€99,999
15	€100,000-€149,999
16	€150,000-€199,999
17	€200,000 or more
-666	Prefer not to answer
-999	Don’t know

F1031_3

-777	I/we do not own this asset or type of savings
1	Up to €99
2	€100-€299
3	€300-€499
4	€500-€699
5	€700-€999
6	€1,000-€1,999
7	€2,000-€2,999
8	€3,000-€4,999
9	€5,000 or more
-666	Prefer not to answer
-999	Don’t know

For each corresponding variable:

1	Current accounts
2	Savings accounts
3	Cash at home

Question wording:

F1021_1-3

How much do you and your household currently have in total in each of the following categories?

If you're not sure, please choose the answer that fits your best estimate for each category.

Follow-up checking screen:

F1031_1-3

This is a summary of the information you have given on your household's current assets. Please review if they are correctly recorded.

If you would like to make any adjustments, you do so below. Once you are satisfied with your entries, please click "Continue".

Please make sure you don't report the same financial product in two categories and that you don't double-count the amounts you hold.

Details:

First, question F1021_1-3 is presented to respondents depending on the categories F1010_1-3 answered with yes. For example, F1021_1 is presented to respondents with F1010_1=1.

Afterwards, the replies from all savings / asset categories F1021_1-12 are displayed **simultaneously** to respondents on a checking screen asking them to verify if their answers were recorded correctly. The final replies from this checking questions are recorded in F1031_1-12

F1031_4-8: Financial assets ownership amounts – investments in financial markets

Topic and detailed topic: Consumer finance – assets and savings
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: F1031_4 if F1010_4=1; F1031_5 if F1010_5=1; F1031_6 if F1010_6=1; F1031_7 if F1010_7=1; F1031_8 if F1010_8=1
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

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Coding: [Categorical]

F1031_4, F1031_5, F1031_6, F1031_7

-777	I/we do not own this asset or type of savings
1	Up to €499
2	500-€999
3	€1,000-€2,499
4	€2,500-€4,999
5	€5,000-€9,999
6	€10,000-€14,999
7	€15,000-€19,999
8	€20,000-€29,999
9	€30,000-€39,999
10	€40,000-€49,999
11	€50,000-€69,999
12	€70,000-€99,999
13	€100,000-€149,999
14	€150,000-€199,999
15	€200,000-€499,999
16	€500,000 or more
-666	Prefer not to answer
-999	Don't know

F1031_8

-777	I/we do not own this asset or type of savings
1	Up to €99
2	€100-€299
3	€300-€599
4	€600-€999
5	€1,000-€1,499
6	€1,500-€2,499
7	€2,500-€4,999
8	€5,000-€9,999
9	€10,000-€14,999
10	€15,000-€19,999
11	€20,000-€29,999
12	€30,000-€49,999
13	€50,000-€69,999
14	€70,000-€99,999
15	€100,000 or more
-666	Prefer not to answer
-999	Don't know

For each corresponding variable:

4	Individual stocks or shares in **publicly traded** companies
5	Mutual funds or other collective investments, including exchange-traded funds (ETFs)
6	Shares in private companies (not publicly traded)
7	Bonds (e.g. government or corporate bonds)
8	Crypto-assets (e.g. Bitcoin)

Question wording:

F1021_4-8

Please provide an estimate of the total value of the **financial assets** you and your household currently own in the following categories.

If you're not sure, please choose the answer that fits your best estimate for each type of financial asset.

Follow-up checking screen:

F1031_4-8

This is a summary of the information you have given on your household's current assets. Please review if they are correctly recorded.

If you would like to make any adjustments, you do so below. Once you are satisfied with your entries, please click “Continue”.

Please make sure you don’t report the same financial product in two categories and that you don’t double-count the amounts you hold.

Details:

First, question F1021_4-8 is presented to respondents depending on the categories F1010_4-8 answered with yes. For example, F1021_4 is presented to respondents with F1010_4=1.

Afterwards, the replies from all savings / asset categories F1021_1-12 are displayed **simultaneously** to respondents on a checking screen asking them to verify if their answers were recorded correctly. The final replies from this checking questions are recorded in F1031_1-12

F1031_9-12: Financial assets ownership amounts – investments in financial market

Topic and detailed topic: Consumer finance – assets and savings
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: F1031_9 if F1010_9=1; F1031_10 if F1010_10=1; F1031_11 if F1010_11=1; F1031_12 if F1010_12=1
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

F1031_9, F1031_10, F1031_11, F1031_12

-777	I/we do not own this asset or type of savings
1	Up to €499
2	500-€999
3	€1,000-€2,499
4	€2,500-€4,999
5	€5,000-€9,999
6	€10,000-€14,999
7	€15,000-€19,999
8	€20,000-€29,999
9	€30,000-€39,999
10	€40,000-€49,999
11	€50,000-€69,999
12	€70,000-€99,999
13	€100,000-€149,999
14	€150,000-€199,999
15	€200,000-€499,999
16	€500,000 or more
-666	Prefer not to answer
-999	Don't know

For each corresponding variable:

9	Occupational pension **plans** (other than a state pension)
10	Voluntary retirement and pension products
11	Whole life insurance
12	Other financial assets, not included in any of the categories above

Question wording:

F1021_9-12

Please estimate the total value of the **savings** that you and your household currently have in the following categories.

If you're not sure, please choose the answer that fits your best estimate for each category.

Follow-up checking screen:

F1031_9-12

This is a summary of the information you have given on your household's current assets. Please review if they are correctly recorded.

If you would like to make any adjustments, you do so below. Once you are satisfied with your entries, please click "Continue".

Please make sure you don't report the same financial product in two categories and that you don't double-count the amounts you hold.

Details:

First, question F1021_9-12 is presented to respondents depending on the categories F1010_9-12 answered with yes. For example, F1021_9 is presented to respondents with F1010_9=1.

Afterwards, the replies from all savings / asset categories F1021_1-12 are displayed **simultaneously** to respondents on a checking screen asking them to verify if their answers were recorded correctly. The final replies from this checking questions are recorded in F1031_1-12

F3011: Investment behaviour – executing trades

Topic and detailed topic: Consumer finance – investment behaviour
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If F1031_4>0 or F1031_5>0
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

1	A broker/agent (including your bank) carries out trades on your behalf
2	A website on your PC/laptop (including your bank's website)
3	A mobile app on your smartphone or tablet (including your bank's mobile application)
4	Other, not mentioned above

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

Question wording:

Which of the following options do you (or anyone in your household) use **most often** to invest in stocks or mutual funds?

F3021_1: Recently traded – bought stocks or mutual funds

Topic and detailed topic: Consumer finance – investment behaviour
Variable type: Annual topical
Reference unit: Household
Reference period: Last 12 months
Filtering: If F1031_4>0 or F1031_5>0
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-999	Don't know

Question wording:

Have you (or anyone in your household) **bought** any stocks or mutual fund shares **in the last 12 months**?

F3021_2: Recently traded – sold stocks or mutual funds

Topic and detailed topic: Consumer finance – investment behaviour
Variable type: Annual topical
Reference unit: Household
Reference period: Last 12 months
Filtering: If F1031_4>0 or F1031_5>0
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-999	Don’t know

Question wording:

Have you (or anyone in your household) **sold** any stocks or mutual fund shares **in the last 12 months**?

F3031: Ever traded – stocks or mutual funds

Topic and detailed topic: Consumer finance – investment behaviour
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If F1031_4= -777 and F1031_5= -777
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

Question wording:

Have you (or a member of your household) **ever** invested in stocks or mutual funds?

F5110: Trading frequency

Topic and detailed topic: Consumer finance – investment behaviour
Variable type: Annual topical
Reference unit: Household
Reference period: Past 12 months
Filtering: If F1031_4>0 or F1031_5>0
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

1	Daily
2	Several times a week
3	About once a week
4	About every two weeks
5	About once a month
6	About every six months
7	Once
8	Not at all

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

Question wording:

Over the past 12 months, how often did you (or anyone in your household) buy or sell stocks or mutual fund shares?

F3060: Stocks – purchase plans for next 12 months

Topic and detailed topic: Consumer finance – investment behaviour
Variable type: Annual topical
Reference unit: Household
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 47 (November 2023) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer
-999	Don’t know

Question wording:

In the next 12 months, do you (or a member of your household) plan to buy any / buy more stocks or mutual fund shares?

F5210_1: Crypto-assets – main use

Topic and detailed topic: Consumer finance – investment behaviour
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If F1031_8>0
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

1	Investment (as a store of value or for speculation)
2	Means of payment
3	Other reasons, not mentioned above

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

Question wording:

What is your **main reason** for holding crypto-assets at present?

F5210_2: Crypto-assets – personal reasons for not using

Topic and detailed topic: Consumer finance – investment behaviour
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: If F1031_8= -777
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

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Coding: [Categorical]

1	They are a risky investment with uncertain returns
2	They are hardly ever used as a means of payment
3	They are difficult to buy and use
4	I don't trust crypto-assets
5	I don't know what crypto-assets are
6	Other reasons, not mentioned above

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

Question wording:

What is your **main reason** for not holding crypto-assets at present?

F5220: Crypto-assets – purchase plans for next 12 months

Topic and detailed topic: Consumer finance – investment behaviour
Variable type: Annual topical
Reference unit: Household
Reference period: Next 12 months
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2023) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer
-999	Don’t know

Question wording:

In the next 12 months, do you (or a member of your household) plan to buy any / buy more crypto-assets?

F5020: Shopping around behaviour – saving/investment decisions

Topic and detailed topic: Consumer finance – investment behaviour
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

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Coding: [Categorical]

0	0 - No searching
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10 – A great deal of searching

Hidden non-response options:

-666	Prefer not to answer
-999	Don’t know

Question wording:

When making **saving and investment decisions**, some people search for the very best terms while others don’t.

What best describes you and your household?

F4010_1-6: Financial liabilities – ownership

Topic and detailed topic: Consumer finance – liabilities
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

0	No
1	Yes

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

For each of the below variables:

1	Credit lines or overdrafts (including credit card overdrafts)
2	Leasing arrangements
3	Car loans
4	Student loans
5	Loans from family, friends or acquaintances
6	Other loans from a private organisation or loans not listed above **(excluding mortgages and other real estate-related debt)**

Question wording:

Which of the following types of loan do you and/or members of your household currently have?

Please do not include any mortgages or real estate-related debt.

F4020_1-6: Financial liabilities – amounts

Topic and detailed topic: Consumer finance – liabilities
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: F4020_1 if F4010_1=1; F4020_2 if F4010_2=1; F4020_3 if F4010_3=1; F4020_4 if F4010_4=1; F4020_5 if F4010_5=1; F4020_6 if F4010_6=1
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

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Coding: [Categorical]

F4020_1, F4020_2, F4020_3, F4020_4, F4020_6

1	€1-€499
2	€500-€999
3	€1,000-€2,499
4	€2,500-€4,999
5	€5,000-€9,999
6	€10,000-€14,999
7	€15,000-€19,999
8	€20,000-€29,999
9	€30,000 or more

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

F4020_5

1	€1-€299
2	€300-€499
3	€500-€999
4	€1,000-€1,999
5	€2,000-€2,999
6	€3,000-€4,999
7	€5,000-€9,999
8	€10,000-€19,999
9	€20,000 or more

Hidden non-response options:

-666	Prefer not to answer
-999	Don't know

For each corresponding variable:

1	Credit lines or overdrafts (including credit card overdrafts)
2	Leasing arrangements
3	Car loans
4	Student loans
5	Loans from family, friends or acquaintances
6	Other loans from a private organisation or loans not listed above **(excluding mortgages and other real estate-related debt)**

Question wording:

Please provide an estimate of the **total value** of the financial liabilities you and your household currently have in the following categories.

If you're not sure, please choose the answer that fits your best estimate for each category.

F5030: Shopping around behaviour – borrowing/obtaining credit

Topic and detailed topic: Consumer finance – liabilities
Variable type: Annual topical
Reference unit: Household
Reference period: Current
Filtering: All respondents
Mode of collection: Actual response
In use (period): Yes, in use from wave 35 (November 2022) onwards

Coding: [Categorical]

0	0 - No searching
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10 – A great deal of searching

Hidden non-response options:

-666	Prefer not to answer
-999	Don’t know

Question wording:

When making major decisions about **borrowing money or obtaining credit**, some people search for the very best terms while others don’t.

What best describes you and your household?