## **Consumer Confidence Survey**

174. telephone consumer survey carried out in January 2016 (approximately 1200 households)

Question/Assessment	jan. 13	april 13	july 13	oct. 13	jan. 14	april 14	july 14	oct. 14	jan. 15	april 15	july 15	oct. 15	jan. 16
1. Assessment of the general economic													
1.1 How, in your view, has the general e			-							_			
significantly improved (++); marginally imp				-								_	
Random sample <sup>1</sup> balance Overall population <sup>2</sup> interval balance	-10 -14	-7 -12	-9 -14	+3 -2	+12 +7	+5 +1	+7 +2	-9 -13	+1 -4	-22 -27	-36 -41	-30 -35	-35 -39
(fromto)	-14 -5	-12 -2	-14 -4	-2 +8	+7 +17	+10	+2 +12	-13 -5	-4 +5	-27 -17	-4 i -31	-35 -25	-39
ເກວເກເວງ 1.2 How do you think the general econd								3	10	11	51	20	-30
significantly improve (++); marginally impro								teriorate (–	–); Don't k	(now: No an	swer dive	n.	
Random sample <sup>1</sup> balance	-0	+3	-6	+1	+18	+8	+5	-14	-), Don't i	-8	-25	-16	-16
Overall population <sup>2</sup> interval balance	-5	-2	-10	-4	+13	+3	+0	-18	-17	-13	-30	-21	-21
(fromto)	+5	+8	-1	+6	+22	+13	+10	-9	-7	-3	-19	-10	-11
2. Assessment of price fluctuations and	d expected p	rice expec	tations										
2.1 How, in your view, have prices char	-			-									
risen sharply (++); risen slightly (+); remain	-	-	_					_		0	_	.44	
Random sample <sup>1</sup> balance Overall population <sup>2</sup> interval balance	+25 +20	+32 +28	+44 +39	+43 +39	+46 +41	+45 +40	+45 +40	+45 +40	+32 +27	-3 -8	-5 -11	+11 +6	-4 -9
(fromto)	+20	+20	+39	+39	+41	+40	+40	+40	+27	-o +3	+0	+16	-9 +1
2.2 How in your view will prices change					130	173	170	173	101	13	10	110	71
ise sharply (++); rise slightly (+); remain v					/ ()· Dor	n't know: N	answer o	iiven					
Random sample <sup>1</sup> balance	+36	+34	+53	+54	+53	+49	+55	+53	+29	+6	+18	+36	+16
Overall population <sup>2</sup> interval balance	+32	+30	+49	+50	+49	+45	+51	+49	+24	+1	+13	+31	+12
(fromto)	+40	+39	+58	+58	+57	+54	+59	+58	+34	+11	+23	+41	+20
3. Job security													
3.1 How, in your view, has job security			. alac - ·			da . / - V		ander ( )	Danii	Ne =			
far less job security (– –); marginally less j Random sample¹ balance			_								-	OF	.00
Overall population <sup>2</sup> interval balance	-74 -79	-65 -71	-69 -74	-54 -60	-57 -63	-47 -53	-49 -55	-57 -62	-54 -60	-70 -76	-76 -82	-85 -90	-82 -88
(fromto)	-69	-59	-63	-48	-51	-41	-43	-51	-48	-65	-70	-79	-77
3.2 How do you expect the number of p										00	70	7.0	• •
ncrease sharply (++); increase slightly (+)		-		-	-								
Random sample balance	+62	+47	+54	+45	+40	+30	+33	+51	+52	+51	+65	+74	+68
•	+58	+42	+49	+40	+35	+25	+29	+46	+48	+46	+60	+69	+64
Overall population <sup>2</sup> interval balance	+58 +67			+40 +49				+46 +55		+46 +55	+60 +70	+69 +78	+64 +72
Overall population <sup>2</sup> interval balance (fromto)		+42	+49		+35	+25	+29		+48				
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation	+67	+42 +52	+49 +59	+49	+35 +44	+25 +35	+29 +38		+48				
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation 4.1 How, in your view, has your househ	+67	+42 +52 al situatio	+49 +59 n changed	+49	+35 +44 last 12 mc	+25 +35 onths? Has	+29 +38	+55	+48 +57	+55	+70	+78	
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally imp	+67  old's financi roved (+); ren	+42 +52 al situatio mained virtu	+49 +59 n changed ually uncha	+49 I over the inged; got	+35 +44 last 12 mo	+25 +35 onths? Has	+29 +38 s it significantl	+55 y worse (–	+48 +57 –); Don't k	+55 now; No an	+70 swer giver	+78 n.	+72
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally imprandom sample <sup>1</sup> balance	+67  old's financi  roved (+); ren -1	+42 +52 al situatio mained virtu	+49 +59 <b>n changed</b> ually uncha -8	+49 I over the inged; got -6	+35 +44 <b>last 12 mo</b> slightly wo -8	+25 +35 onths? Has rse(-); got -5	+29 +38 s it significantl	+55 y worse (– -7	+48 +57 -); Don't k -5	+55 now; No an -4	+70 swer giver -12	+78 n. -10	+72 -5
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally imp Random sample <sup>1</sup> balance Overall population <sup>2</sup> interval balance	+67  old's financi roved (+); ren	+42 +52 al situatio mained virtu	+49 +59 n changed ually uncha	+49 I over the inged; got	+35 +44 last 12 mo	+25 +35 onths? Has	+29 +38 s it significantl	+55 y worse (–	+48 +57 –); Don't k	+55 now; No an	+70 swer giver	+78 n.	+72
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally imp Random sample <sup>1</sup> balance  Overall population <sup>2</sup> interval balance (fromto)	+67  nold's financi proved (+); ren -1 -5 +3	+42 +52 sal situatio mained virtu -10 -14 -6	+49 +59 <b>n changed</b> ually uncha -8 -12 -4	+49  I over the anged; got -6 -11 -2	+35 +44 last 12 mo slightly wo -8 -12 -3	+25 +35 <b>conths? Has</b> rse(-); got -5 -10 -0	+29 +38 s it significantl -7 -11 -2	+55 y worse (– -7 -12	+48 +57 -); Don't k -5 -10	+55 now; No an -4 -8	+70 swer giver -12 -16	+78 n. -10 -15	+72 -5 -9
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally imp Random sample <sup>1</sup> balance Overall population <sup>2</sup> interval balance (fromto)  4.2 How do you expect your household	+67  cold's financi proved (+); rer -1 -5 +3	+42 +52 sal situatio mained virtu -10 -14 -6 situation to	+49 +59 In changed ually uncha -8 -12 -4 o develop o	+49  If over the anged; got -6 -11 -2  Over the n	+35 +44 last 12 mo slightly wo -8 -12 -3 ext 12 mo	+25 +35 onths? Has rse(-); got -5 -10 -0 onths? Will	+29 +38 s it significantl -7 -11 -2 it	+55 y worse (- -7 -12 -3	+48 +57 -); Don't k -5 -10 -0	+55 now; No an -4 -8 +1	+70 swer giver -12 -16 -7	+78  1.  -10 -15 -6	+72 -5 -9
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally improved I balance Overall population <sup>2</sup> interval balance (fromto)  4.2 How do you expect your household significantly improve (++); marginally improve (++); marginally improve (++); marginally improve (++);	+67  cold's financi proved (+); rer -1 -5 +3	+42 +52 sal situatio mained virtu -10 -14 -6 situation to	+49 +59 In changed ually uncha -8 -12 -4 o develop o	+49  If over the anged; got -6 -11 -2  Over the n	+35 +44 last 12 mo slightly wo -8 -12 -3 ext 12 mo	+25 +35 onths? Has rse(-); got -5 -10 -0 onths? Will	+29 +38 s it significantl -7 -11 -2 it	+55 y worse (- -7 -12 -3	+48 +57 -); Don't k -5 -10 -0	+55 now; No an -4 -8 +1	+70 swer giver -12 -16 -7	+78  1.  -10 -15 -6	+72 -5 -9
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally improved lipopulation <sup>2</sup> interval balance (fromto)  4.2 How do you expect your household significantly improve (++); marginally improvents ample <sup>1</sup> balance	+67  roved (+); ren -1 -5 +3 's financial sove (+); remai	+42 +52 ial situatio mained virtu -10 -14 -6 situation to in virtually	+49 +59 n changed ually uncha -8 -12 -4 o develop of unchanged	+49  I over the anged; got -6 -11 -2  over the n I; get marg	+35 +44 last 12 mo slightly wo -8 -12 -3 ext 12 mo inally wors	+25 +35 <b>onths? Has</b> rse(-); got -5 -10 -0 <b>onths? Will</b> e (-); get s	+29 +38 s it significantl -7 -11 -2 it	+55  y worse (7 -12 -3  worse (	+48 +57 -); Don't k -5 -10 -0	+55  now; No an -4 -8 +1  now; No ans	+70 swer giver -12 -16 -7 wer given.	+78 -10 -15 -6	+72 -5 -9 -1
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally imp Random sample <sup>1</sup> balance Overall population <sup>2</sup> interval balance (fromto)  4.2 How do you expect your household significantly improve (++); marginally improve (household significantly improve (household household household significantly improve (household household ho	+67  roved (+); ren -1 -5 +3 's financial sove (+); remai	+42 +52 ial situatio mained virtu -10 -14 -6 situation to in virtually	+49 +59 n changed ually uncha -8 -12 -4 o develop o unchanged -1	+49  I over the anged; got -6 -11 -2  over the n I; get marg	+35 +44 last 12 mo slightly wo -8 -12 -3 ext 12 mo inally wors +4	+25 +35 <b>conths? Has</b> rse(-); got -5 -10 -0 <b>nths? Will</b> e (-); get s +1	+29 +38 s it significantl -7 -11 -2 it	+55  y worse (7 -12 -3  worse (	+48 +57 -); Don't k -5 -10 -0 -); Don't kn +2	+55  now; No an -4 -8 +1  now; No ans +5	+70 swer giver -12 -16 -7 wer given.	+78 -10 -15 -64	+72 -5 -9 -1
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Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally improved (population) and population interval balance (fromto)  4.2 How do you expect your household significantly improve (++); marginally improved (population) and population interval balance (fromto)  6. Consumer trend  5.1 In the current economic situation the	+67  sold's financi proved (+); ren -1 -5 +3 's financial s ove (+); remai +4 +1 +8	+42 +52 ial situatio mained virti -10 -14 -6 situation to in virtually +2 -1 +6	+49 +59 n changed ually uncha -8 -12 -4 o developed unchanged -1 -5 +3	+49  I over the inged; got -6 -11 -2 over the n i; get marg -0 -4 +4	+35 +44 last 12 mo slightly wo -8 -12 -3 ext 12 mo inally wors +4 +0 +8	+25 +35 Ponths? Has rse(-); got -5 -10 -0 nths? Will e (-); get s +1 -3 +5	+29 +38 s it significantl -7 -11 -2 it ignificantly -2 -7 +2	+55  y worse (7 -12 -3  worse ( +0 -4 +4	+48 +57 -); Don't k -5 -10 -0 ); Don't kr +2 -2 +6	+55  now; No an -4 -8 +1 now; No ans +5 +0 +9	+70 swer giver -12 -16 -7 wer given -4 -9 +0	+78 -10 -15 -6 -1	+72 -5 -9 -1 +1 -3
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally improved (your all population interval balance (fromto)  4.2 How do you expect your household significantly improve (++); marginally improved in the population interval balance (your all population interval balance (fromto)  5. Consumer trend  5.1 In the current economic situation the who have no choice but to run up debtes	+67  sold's financi proved (+); ren -1 -5 +3 's financial s ove (+); remai +4 +1 +8  sere are hous s. How is it ir	+42 +52 ial situatio mained virti -10 -14 -6 iituation to in virtually +2 -1 +6 seholds that	+49 +59 n changed ually uncha -8 -12 -4 o developed unchanged -1 -5 +3 at are able sehold?	+49  I over the inged; got -6 -11 -2 over the n i; get marg -0 -4 +4  to put mo	+35 +44 last 12 mo -8 -12 -3 ext 12 mo inally wors +4 +0 +8	+25 +35 <b>Ponths? Has</b> rse(-); got -5 -10 -0 <b>nths? Will</b> e (-); get s +1 -3 +5 <b>e, others th</b>	+29 +38 it significantl -7 -11 -2 it ignificantly -2 -7 +2  vat manag  We someti	+55  y worse (7 -12 -3  worse ( +0 -4 +4  e to make mes have t	+48 +57 -); Don't k -5 -10 -0 ); Don't kr +2 -2 +6 ends mee	+55  now; No an -4 -8 +1  now; No ans +5 +0 +9  t and other our savings	+70  swer giver -12 -16 -7  wer given -4 -9 +0  s still s (-);	+78 -10 -15 -6 -1	+72 -5 -9 -1 +1 -3
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally improved (++); marginally improved (promto)  4.2 How do you expect your household significantly improve (++); marginally improved (here) interval balance (fromto)  6. Consumer trend  6.1 In the current economic situation the who have no choice but to run up debts we just manage to make ends meet; we a	+67  sold's financi proved (+); ren -1 -5 +3 's financial s ove (+); remai +4 +1 +8  sere are hous s. How is it ir pre able to put	+42 +52  fal situatio mained virtu-10 -14 -6 fituation to in virtually +2 -1 +6 fieholds the pour hour some more	+49 +59 n changed ually uncha -8 -12 -4 o developed unchanged -1 -5 +3 at are able (sehold?	+49  I over the inged; got -6 -11 -2 over the n i; get marg -0 -4 +4  to put mo We are rui +); We are	+35 +44 last 12 mo -8 -12 -3 ext 12 mo inally wors +4 +0 +8 oney aside nning up diable to pu	+25 +35 <b>Ponths? Has</b> rse(-); got -5 -10 -0 <b>Inths? Will</b> e (-); get s +1 -3 +5 <b>e, others th</b> ebts (); 't	+29 +38 s it significantly -7 -11 -2 it ignificantly -2 -7 +2 wat manag We someti	+55  y worse (7 -12 -3  worse ( +0 -4 +4  e to make mes have t aside (++);	+48 +57 -); Don't k -5 -10 -0 ); Don't kr +2 -2 +6 ends mee o draw on Don't kno	+55  now; No an -4 -8 +1  now; No ans +5 +0 +9  t and other our savings w; No answ	+70  swer giver -12 -16 -7  wer given -4 -9 +0  s still s (-); er given.	+78  1.  -10 -15 -6  -4 -8 +1	+72 -5 -9 -1 +1 -3 +5
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Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally imp Random sample <sup>1</sup> balance Overall population <sup>2</sup> interval balance (fromto)  4.2 How do you expect your household significantly improve (++); marginally improve (Herman experiment)  Significantly improve (++); marginally improve (Herman experiment)  Significantly improve (++); marginally improve (Herman experiment)  Significantly improve (Herman experiment)  Signif	+67  sold's financi proved (+); ren -1 -5 +3 's financial s ove (+); remai +4 +1 +8  sere are hous s. How is it in the reable to put +50 +45	+42 +52  fal situatio mained virtu-10 -14 -6 fituation to in virtually +2 -1 +6  seholds that your hour some mor +41 +36	+49 +59 n changed ually unchanged -4 o develop of unchanged -1 -5 +3 at are able sehold? ey aside (- +45 +41	+49  I over the inged; got -6 -11 -2 over the n I; get marg -0 -4 +4  to put mo We are rui +); We are +41 +37	+35 +44 last 12 mo -8 -12 -3 ext 12 mo inally wors +4 +0 +8 oney aside nning up d able to pu +47 +42	+25 +35 <b>Ponths? Has</b> rse(-); got -5 -10 -0 <b>Inths? Will</b> e (-); get s +1 -3 +5 <b>e, others th</b> ebts (); t quite a bit +44 +39	+29 +38 s it -7 -11 -2 it ignificantly -2 -7 +2 wat manag We someti of money +46 +41	+55  y worse (7 -12 -3  worse ( +0 -4 +4  e to make mes have t aside (++); +40 +35	+48 +57 -); Don't k -5 -10 -0 ); Don't kn +2 -2 +6 ends mee o draw on Don't kno +49 +44	+55  now; No an  -4 -8 +1  now; No ans +5 +0 +9  t and other our savings w; No answ +45 +40	+70  swer giver -12 -16 -7  wer given4 -9 +0  s still (-); er given. +40 +35	+78  10  -10  -15  -6  -4  -8  +1  +46  +41	+72 -5 -9 -1 +1 -3 +5
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally improved (++); marginally improved (++); marginally improved (fromto)  4.2 How do you expect your household significantly improve (++); marginally improved (++); marginally improved (fromto)  5. Consumer trend  5.1 In the current economic situation the who have no choice but to run up debte we just manage to make ends meet; we are Random sample <sup>1</sup> balance  Overall population <sup>2</sup> interval balance	+67  sold's financi proved (+); ren -1 -5 +3 's financial s ove (+); remai +4 +1 +8  sere are hous s. How is it in are able to put +50 +45 +55	+42 +52 fal situatio mained virtu-10 -14 -6 situation to in virtually +2 -1 +6 seholds that a your hour some mor +41 +36 +46	+49 +59 In changed ually unchanged of developed unchanged unchanged unchanged at are able sehold?  at are able sehold? they aside (+45) +41)	+49  I over the inged; got -6 -11 -2 -2 -4 +4  to put mo We are rui +); We are +41 +37 +46	+35 +44 last 12 mo -8 -12 -3 ext 12 mo inally wors +4 +0 +8 energy aside nning up do able to pu +47 +42 +52	+25 +35 <b>Ponths? Has</b> rse(-); got -5 -10 -0 <b>Inths? Will</b> e (-); get s +1 -3 +5 <b>e, others th</b> ebts (); 't t quite a bit +44 +39 +49	+29 +38 s it -7 -11 -2 it ignificantly -2 -7 +2 sat manag We someti of money +46 +41 +51	+55  y worse (7 -12 -3  worse ( +0 -4 +4  e to make mes have t aside (++); +40 +35 +45	+48 +57 -); Don't k -5 -10 -0 ); Don't kn +2 -2 +6 ends mee o draw on Don't kno +49	+55  now; No an -4 -8 +1  now; No ans +5 +0 +9  t and other our savings w; No answ +45	+70  swer giver -12 -16 -7  wer given -4 -9 +0  s still (-); er given. +40	+78  n10 -15 -6 -7 -4 -8 +1	+72 -5 -9 -1 +1 -3 +5
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally improved (++); marginally improved (promto)  4.2 How do you expect your household significantly improve (++); marginally improved (household significantly improved (household significantly improved (promto)  5. Consumer trend  5.1 In the current economic situation the who have no choice but to run up debte we just manage to make ends meet; we are all population <sup>2</sup> interval balance  Overall population <sup>2</sup> interval balance	+67  cold's financi proved (+); ren -1 -5 +3 's financial s cove (+); remai +4 +1 +8  cere are hous s. How is it in the able to put +50 +45 +55 e to make ma	+42 +52  fal situatio mained virtu-10 -14 -6 fituation to in virtually +2 -1 +6  seholds that your hour some mor +41 +36 +46 ajor purch	+49 +59 n changed ually uncha -8 -12 -4 o develop of unchanged -1 -5 +3 at are able sehold? ney aside (- +45 +41 +50 asses (maj	+49  I over the inged; got -6 -11 -2 over the n I; get marg -0 -4 +4  to put mo We are rui +); We are +41 +37 +46 or househ	+35 +44 last 12 mo -8 -12 -3 ext 12 mo inally wors +4 +0 +8 oney aside nning up d- able to pu +47 +42 +52 old applia	+25 +35 <b>Initial Proof</b> +35 -10 -0 -10 -0 <b>Initial Proof</b> -10 -20 <b>Initial Proof</b> -10 -3 +5 -3 +5 -3 +5 -4 -4 -4 -4 +4 +4 +4 +4 +4 +4 -4 -4 -4 -4 -4 -4 -4 -4 -4 -	+29 +38 s it significantly -2 it ignificantly -2 -7 +2  sat manag We someti of money +46 +41 +51 iture, car,	+55  y worse (7 -12 -3  worse (4 +4  e to make mes have t aside (++); +40 +35 +45 etc.)?	+48 +57 -); Don't k -5 -10 -0 ); Don't kn +2 -2 +6 ends mee o draw on Don't kno +49 +44 +54	+55  now; No an  -4 -8 +1  now; No ans +5 +0 +9  t and other our savings w; No answ +45 +40 +50	+70  swer giver -12 -16 -7  wer given4 -9 +0  s still (-); er given. +40 +35 +45	+78  10  -10  -15  -6  -4  -8  +1  +46  +41  +50	+72 -5 -9 -1 +1 -3 +5
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation 4.1 How, in your view, has your househ significantly improved (++); marginally improved (population) and interval balance (population) and interval b	+67  cold's financi proved (+); ren -1 -5 +3 's financial s ove (+); remai +4 +1 +8  sere are hous s. How is it ir re able to put +50 +45 +55 e to make make make re is no suc	+42 +52  fal situatio mained virtu-10 -14 -6 fituation to in virtually +2 -1 +6  seholds that your hour some mor +41 +36 +46 ajor purch	+49 +59 n changed ually uncha -8 -12 -4 o develop of unchanged -1 -5 +3 at are able sehold? ney aside (- +45 +41 +50 asses (maj	+49  I over the inged; got -6 -11 -2 over the n I; get marg -0 -4 +4  to put mo We are rui +); We are +41 +37 +46 or househ	+35 +44 last 12 mo -8 -12 -3 ext 12 mo inally wors +4 +0 +8 oney aside nning up d- able to pu +47 +42 +52 old applia	+25 +35 <b>Initial Proof</b> +35 -10 -0 -10 -0 <b>Initial Proof</b> -10 -20 <b>Initial Proof</b> -10 -3 +5 -3 +5 -3 +5 -4 -4 -4 -4 +4 +4 +4 +4 +4 +4 -4 -4 -4 -4 -4 -4 -4 -4 -4 -	+29 +38 s it significantly -2 it ignificantly -2 -7 +2  sat manag Ne someti of money +46 +41 +51 iture, car,	+55  y worse (7 -12 -3  worse (4 +4  e to make mes have t aside (++); +40 +35 +45 etc.)?	+48 +57 -); Don't k -5 -10 -0 ); Don't kn +2 -2 +6 ends mee o draw on Don't kno +49 +44 +54	+55  now; No an  -4 -8 +1  now; No ans +5 +0 +9  t and other our savings w; No answ +45 +40 +50	+70  swer giver -12 -16 -7  wer given4 -9 +0  s still (-); er given. +40 +35 +45	+78  10  -10  -15  -6  -4  -8  +1  +46  +41  +50	+72 -5 -9 -1 +1 -3 +5
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation 4.1 How, in your view, has your househ significantly improved (++); marginally improved	+67  cold's financi proved (+); ren -1 -5 +3 's financial s ove (+); remai +4 +1 +8  sere are hous s. How is it ir re able to put +50 +45 +55 e to make make make re is no suce er given.	+42 +52 fal situatio mained virtu-10 -14 -6 situation to in virtually +2 -1 +6 seholds than your hour some morn +41 +36 +46 ajor purch ch thing as	+49 +59  n changed ually unchanged of develop of unchanged of the sehold?  at are able sehold?  ney aside (-45 +41 +50 ases (maj a right or a set)	+49  I over the inged; got -6 -11 -2 over the n I; get marg -0 -4 +4  to put max We are rui +37 +46 or househ a wrong tim	+35 +44  last 12 mo slightly wo -8 -12 -3 ext 12 mo inally wors +4 +0 +8  oney aside nning up di able to pu +47 +42 +52 old applia	+25 +35 <b>Ponths? Has</b> rse(-); got -5 -10 -0 <b>Inths? Will</b> e (-); get s +1 -3 +5 <b>Ponthers th</b> ebts (); 't t quite a bit +44 +39 +49 <b>Inces, furn</b> v is not the	+29 +38 s it significantly -7 -11 -2 it ignificantly -2 -7 +2 wat manag We someti of money +46 +41 +51 iture, car, right time	+55  y worse (7 -12 -3  worse ( +0 -4 +4  e to make mes have t aside (++); +40 +35 +45 etc.)? to make ma	+48 +57 -); Don't k -5 -10 -0 ); Don't kr +2 -2 +6 ends mee o draw on Don't kno +49 +44 +54	+55  now; No an -4 -8 +1 now; No ans +5 +0 +9  t and other our savings w; No answ +45 +40 +50  ases, it is be	+70  swer giver -12 -16 -7  wer given -4 -9 +0  s still s (-); er given +40 +35 +45	+78 -10 -15 -6 -4 -8 +1 +46 +41 +50	+72 -5 -9 -1 +1 -3 +5
Overall population <sup>2</sup> interval balance fromto)  6. Household financial situation  6.1 How, in your view, has your househ significantly improved (++); marginally improved (++); marginally improved lipopulation <sup>2</sup> interval balance fromto)  6.2 How do you expect your household significantly improve (++); marginally improved lipopulation <sup>2</sup> interval balance fromto)  6. Consumer trend  6.1 In the current economic situation the who have no choice but to run up debte lipopulation <sup>2</sup> interval balance fromto)  6.2 Consumer trend  6.3 In the current economic situation the lipopulation <sup>2</sup> interval balance fromto)  6.5 Do you think that now is a good time (+); Yes and no: tuntil a later date (-); Don't know; No answere and the lipopulation and later date (-); Don't know; No answere later date (-); Don't know; No	+67  sold's financi roved (+); ren -1 -5 +3 's financial s ove (+); remai +4 +1 +8  sere are hous s. How is it ir re able to put +50 +45 +55 e to make make make makere is no suder given. +9	+42 +52 ial situatio mained virtu-10 -14 -6 situation to in virtually +2 -1 +6 seholds that your hour some mor +41 +36 +46 ajor purch ch thing as	+49 +59 n changed ually uncha -8 -12 -4 o develop of unchanged -1 -5 +3 at are able sehold? ney aside (- +45 +41 +50 asses (maj	+49  I over the inged; got -6 -11 -2 over the n i; get marg -0 -4 +4  to put mo We are rui +); We are +41 +37 +46 or househ a wrong tim	+35 +44 last 12 mo slightly wo -8 -12 -3 ext 12 mo inally wors +4 +0 +8 oney aside nning up di able to pu +47 +42 +52 old applia e; No, now	+25 +35 <b>Ponths? Has</b> rse(-); got -5 -10 -0 <b>Inths? Will</b> e (-); get s +1 -3 +5 <b>e., others th</b> ebts (); t quite a bit +44 +39 +49 <b>Inces, furn</b> v is not the	+29 +38 s it significantly -7 -11 -2 it ignificantly -2 -7 +2 wat manag We someti of money +46 +41 +51 iture, car, right time	+55  y worse (7 -12 -3  worse ( +0 -4 +4  e to make mes have t aside (++); +40 +35 +45 etc.)? to make ma	+48 +57 -); Don't k -5 -10 -0; Don't kr +2 -2 +6 ends mee o draw on Don't kno +49 +44 +54	+55  now; No an -4 -8 +1 now; No ans +5 +0 +9  t and other our savings w; No answ +45 +40 +50  ases, it is be	+70  swer giver -12 -16 -7  wer given -4 -9 +0  s still (-); er given. +40 +35 +45	+78 -10 -15 -6 -4 -8 +11 +46 +41 +50	+72  -5 -9 -1  +1 -3 +5  +46 +41 +51
Overall population <sup>2</sup> interval balance fromto)  6. Household financial situation  6.1 How, in your view, has your househ significantly improved (++); marginally improved (++); marginally improved lipopulation <sup>2</sup> interval balance fromto)  6.2 How do you expect your household significantly improve (++); marginally improved lipopulation <sup>2</sup> interval balance fromto)  6. Consumer trend  6.1 In the current economic situation the who have no choice but to run up debts (Ne just manage to make ends meet; we also and mample <sup>1</sup> balance fromto)  6.2 Do you think that now is a good time (+); Yes and no: to until a later date (-); Don't know; No answ Random sample <sup>1</sup> balance overall population <sup>2</sup> interval balance	+67  cold's financi proved (+); ren -1 -5 +3 's financial s ove (+); remai +4 +1 +8  sere are hous s. How is it ir re able to put +50 +45 +55 e to make make make re is no suce er given.	+42 +52 fal situatio mained virtu-10 -14 -6 situation to in virtually +2 -1 +6 seholds than your hour some morn +41 +36 +46 ajor purch ch thing as	+49 +59 n changed ually uncha -8 -12 -4 o develop of unchanged -1 -5 +3 at are able sehold? ney aside (- +45 +41 +50 ases (maj a right or a	+49  I over the inged; got -6 -11 -2 over the n I; get marg -0 -4 +4  to put max We are rui +37 +46 or househ a wrong tim	+35 +44  last 12 mo slightly wo -8 -12 -3 ext 12 mo inally wors +4 +0 +8  oney aside nning up di able to pu +47 +42 +52 old applia	+25 +35 <b>conths? Has</b> rse(-); got -5 -10 -0 <b>nths? Will</b> e (-); get s +1 -3 +5 <b>e, others th</b> ebts (); 't t quite a bit +44 +39 +49 <b>nnces, furn</b> v is not the	+29 +38 s it significantly -7 -11 -2 it ignificantly -2 -7 +2 wat manag We someti of money +46 +41 +51 iture, car, right time	+55  y worse (7 -12 -3  worse ( +0 -4 +4  e to make mes have t aside (++); +40 +35 +45 etc.)? to make ma	+48 +57 -); Don't k -5 -10 -0 ); Don't kr +2 -2 +6 ends mee o draw on Don't kno +49 +44 +54	+55  now; No an -4 -8 +1 now; No ans +5 +0 +9  t and other our savings w; No answ +45 +40 +50  ases, it is be	+70  swer giver -12 -16 -7  wer given -4 -9 +0  s still s (-); er given +40 +35 +45	+78 -10 -15 -6 -4 -8 +1 +46 +41 +50	+72 -5 -9 -1 +1 -3 +5
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally impart balance Overall population <sup>2</sup> interval balance (fromto)  4.2 How do you expect your household significantly improve (++); marginally improved (++); fromto)  5. Consumer trend  5.1 In the current economic situation the who have no choice but to run up debts (Ne just manage to make ends meet; we also and manage (fromto)  5.2 Do you think that now is a good time (+); Yes and no: tuntil a later date (-); Don't know; No answell a later date	+67  sold's financi proved (+); ren -1 -5 +3 's financial s ove (+); remai +4 +1 +8  sere are hous s. How is it in pre able to put +50 +45 +55 e to make make makere is no suc er given. +9 +4 +13 ' is it that you	+42 +52 fal situation mained virtually -14 -6 situation to in virtually +2 -1 +6 seholds that n your hour some mor +41 +36 +46 ajor purch ch thing as +5 +0 +10 u save any	+49 +59 n changed ually unchar -8 -12 -4 o developed unchanged -1 -5 +3 at are able isehold? they aside (-45 +41 +50 ases (maj a right or a +0 -4 +5	+49  I over the inged; got -6 -11 -2 over the n i; get marg -0 -4 +4  to put mo We are rui +); We are +41 +37 +46 or househ a wrong tim -5 -10 -0	+35 +44  last 12 mo -8 -12 -3 -3 ext 12 mo inally wors +4 +0 +8  oney aside nning up d able to pu +47 +42 +52 old applia ne; No, nov +8 +3 +12	+25 +35 <b>Ponths? Has</b> rse(-); got -5 -10 -0 <b>nths? Will</b> e (-); get s +1 -3 +5 <b>e, others th</b> ebts (); 1 t quite a bit +44 +39 +49 <b>nces, furn</b> v is not the +1 -4	+29 +38 s it significantly -7 -11 -2 it ignificantly -2 -7 +2 wat manag We someti of money +46 +41 +51 iture, car, right time +8 +4	+55  y worse (7 -12 -3  worse ( +0 -4 +4  e to make mes have t aside (++); +40 +35 +45 etc.)? to make ma -1 -6	+48 +57 -); Don't k -5 -10 -0; Don't kr +2 -2 +6 ends mee o draw on Don't kno +49 +44 +54 ajor purcha	+55  now; No an -4 -8 +1 now; No ans +5 +0 +9  t and other our savings w; No answ +45 +40 +50  ases, it is be +15 +10	+70  swer giver -12 -16 -7  wer given -4 -9 +0  s still (-); er given. +40 +35 +45  ster to put +6 +1	+78 -10 -15 -6 -4 -8 +11 +46 +41 +50 it off -5 -9	+72 -5 -9 -1 +1 -3 +5 +46 +41 +51
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally improved (++); marginally improved (promto)  4.2 How do you expect your household significantly improve (++); marginally improved (promto)  4.2 How do you expect your household significantly improved (++); marginally improved (promto)  5. Consumer trend  5.1 In the current economic situation the who have no choice but to run up debte We just manage to make ends meet; we are Random sample <sup>1</sup> balance  Overall population <sup>2</sup> interval balance (fromto)  5. 2 Do you think that now is a good time (prom y	+67  sold's financi proved (+); ren -1 -5 +3 's financial s ove (+); remai +4 +1 +8  sere are hous s. How is it in pre able to put +50 +45 +55 e to make make makere is no suc er given. +9 +4 +13 ' is it that you	+42 +52 fal situation mained virtually -14 -6 situation to in virtually +2 -1 +6 seholds that n your hour some mor +41 +36 +46 ajor purch ch thing as +5 +0 +10 u save any	+49 +59 n changed ually unchar -8 -12 -4 o developed unchanged -1 -5 +3 at are able isehold? they aside (-45 +41 +50 ases (maj a right or a +0 -4 +5	+49  I over the inged; got -6 -11 -2 over the n i; get marg -0 -4 +4  to put mo We are rui +); We are +41 +37 +46 or househ a wrong tim -5 -10 -0	+35 +44  last 12 mo -8 -12 -3 -3 ext 12 mo inally wors +4 +0 +8  oney aside nning up d able to pu +47 +42 +52 old applia ne; No, nov +8 +3 +12	+25 +35 <b>Ponths? Has</b> rse(-); got -5 -10 -0 <b>nths? Will</b> e (-); get s +1 -3 +5 <b>e, others th</b> ebts (); 1 t quite a bit +44 +39 +49 <b>nces, furn</b> v is not the +1 -4	+29 +38 s it significantly -7 -11 -2 it ignificantly -2 -7 +2 wat manag We someti of money +46 +41 +51 iture, car, right time +8 +4	+55  y worse (7 -12 -3  worse ( +0 -4 +4  e to make mes have t aside (++); +40 +35 +45 etc.)? to make ma -1 -6	+48 +57 -); Don't k -5 -10 -0; Don't kr +2 -2 +6 ends mee o draw on Don't kno +49 +44 +54 ajor purcha	+55  now; No an -4 -8 +1 now; No ans +5 +0 +9  t and other our savings w; No answ +45 +40 +50  ases, it is be +15 +10	+70  swer giver -12 -16 -7  wer given -4 -9 +0  s still (-); er given. +40 +35 +45  ster to put +6 +1	+78 -10 -15 -6 -4 -8 +11 +46 +41 +50 it off -5 -9	+72 -5 -9 -1 +1 -3 +5 +46 +41 +51
Diverall population <sup>2</sup> interval balance fromto)  4. Household financial situation 4. How, in your view, has your househ significantly improved (++); marginally improved (population) and interval balance (populat	+67  sold's financi proved (+); ren -1 -5 +3 's financial s ove (+); remai +4 +1 +8  sere are hous s. How is it in pre able to put +50 +45 +55 e to make maker is no such are given. +9 +4 +13 'is it that you -); not at all lili +34	+42 +52 ial situatio mained virtu-10 -14 -6 in virtually +2 -1 +6 seholds that your hour +41 +36 +46 ajor purch ch thing as +5 +0 +10 u save any kely (); I +23	+49 +59 n changed ually unchar -8 -12 -4 o developed unchanged -1 -5 +3 at are able sehold? hey aside (- +45 +41 +50 ases (maj a right or a +0 -4 +5 money? Don't know +26	+49  I over the inged; got -6 -11 -2 over the n I; get marg -0 -4 +4  to put mo We are rui +); We are +41 +37 +46 or househ a wrong tim -5 -10 -0 ; No answi +25	+35 +44  last 12 mo -8 -12 -3 -3 ext 12 mo inally wors +4 +0 +8  oney aside nning up di able to pu +47 +42 +52 old applia ne; No, nov +8 +3 +12 er given. +25	+25 +35 Ponths? Has rse(-); got -5 -10 -0 Inths? Will e (-); get s +1 -3 +5 e, others the ebts (); 't t quite a bit +44 +39 +49 Inces, furn v is not the +1 -4 +6 +25	+29 +38 s it -7 -11 -2 it ignificantly -2 -7 +2 ve someti of money +46 +41 +51 iture, car, right time +8 +4 +13	+55  y worse (7 -12 -3  worse (4 +0 -4 +4  e to make mes have t aside (++); +40 +35 +45 etc.)? to make ma -1 -6 +3	+48 +57 -); Don't k -5 -10 -0; Don't kr +2 -2 +6 ends mee o draw on Don't kno +49 +44 +54 sijor purcha +7 +3 +12	+55  now; No an -4 -8 +1 now; No ans +5 +0 +9  t and other our savings w; No answ +45 +40 +50  asses, it is be +15 +10 +20 +31	+70  swer giver -12 -16 -7  wer given4 -9 +0  s still (-); er given. +40 +35 +45  etter to put +6 +1 +11	+78  -10 -15 -6  -4 -8 +11  +46 +41 +50  it off -5 -9 +0 +23	+72 -5 -9 -1 +1 -3 +5 +46 +41 +51 +3 -2 +8
Diverall population <sup>2</sup> interval balance fromto)  4. Household financial situation 4. How, in your view, has your househ significantly improved (++); marginally improved (population) and interval balance poverall population interval balance fromto)  4.2 How do you expect your household significantly improve (++); marginally improved (population) and interval balance fromto)  5. Consumer trend 5.1 In the current economic situation the who have no choice but to run up debte who have no choice but to run up debte fromto)  5.2 Do you think that now is a good time (population) and interval balance fromto)  6.2 Do you think that now is a good time (population) and interval balance fromto)  6.3 Over the next 12 months, how likely (population) and interval balance fromto)  6.4 Dividing the population interval balance fromto)  6.5 Over the next 12 months, how likely (population) and interval balance formto)	+67  sold's financi proved (+); ren -1 -5 +3 's financial s ove (+); remai +4 +1 +8  sere are hous s. How is it in are able to put +50 +45 +55 e to make make make re is no sud er given. +9 +4 +13 'is it that you -); not at all lii +34 +26	+42 +52 fal situatio mained virtu-10 -14 -6 situation to in virtually +2 -1 +6 seholds that to your hour some morr +41 +36 +46 ajor purch ch thing as +5 +0 +10 u save any kely (); I +23 +15	+49 +59 n changed -8 -12 -4 o develop of unchanged -1 -5 +3 at are able (sehold? hey aside ( +45 +41 +50 ases (maj a right or a +5 r money? Don't know +26 +17	+49  I over the inged; got -6 -11 -2 over the n I; get marg -0 -4 +4  *to put mo We are rui +); We are +41 +37 +46 or househ a wrong tim -5 -10 -0 ; No answ +25 +16	+35 +44  last 12 mo slightly wo -8 -12 -3  ext 12 mo inally wors +4 +0 +8  oney aside naming up di able to pu +47 +42 +52  old applia ne; No, nov +8 +3 +12  er given. +25 +17	+25 +35 conths? Has rse(-); got -5 -10 -0 nths? Will e (-); get s +1 -3 +5 e, others the ebts (); vertical to the set of the se	+29 +38 s it significantly -7 -11 -2 it ignificantly -2 -7 +2 we someti of money +46 +41 +51 iture, car, right time +8 +4 +13	+55  y worse (7 -12 -3  worse (4 +0 -4 +4  e to make mes have t aside (++); +40 +35 +45 etc.)? to make ma -1 -6 +3 +19 +11	+48 +57 -); Don't k -5 -10 -0 ); Don't kr +2 -2 +6 ends mee o draw on Don't kno +49 +44 +54 sigor purcha +7 +3 +12	+55  now; No an  -4 -8 +1  now; No ans +5 +0 +9  t and other our savings w; No answ +45 +40 +50  ases, it is be +15 +10 +20 +31 +22	+70  swer giver -12 -16 -7  wer given4 -9 +0  s still (-); er given. +40 +35 +45  etter to put +6 +1 +11 +18 +9	+78  -10 -15 -6  -4 -8 +1  +46 +41 +50  it off  -5 -9 +0  +23 +14	+72 -5 -9 -1 +1 -3 +5 +46 +41 +51 +3 -2 +8 +28 +20
Overall population 2 interval balance (fromto)  4. Household financial situation 4.1 How, in your view, has your househ significantly improved (++); marginally improved (yet); fromto)  5. Consumer trend 5.1 In the current economic situation the who have no choice but to run up debts (yet); manage to make ends meet; we are already as a good time (yet); yet); marginally interval balance (yet); yet); yet and not to until a later date (-); Don't know; No answer (yet); yet) interval balance (yet); firomto)  5.3 Over the next 12 months, how likely (yet) likely (++); fairly likely (+); not likely (yet) likely (++); fairly likely (+); not likely (yet) likely (yet) interval balance (yet); interval b	+67  sold's financi proved (+); ren -1 -5 +3 's financial s ove (+); remai +4 +1 +8  sere are hous s. How is it in pre able to put +50 +45 +55 e to make maker is no such are given. +9 +4 +13 'is it that you -); not at all lili +34	+42 +52 ial situatio mained virtu-10 -14 -6 in virtually +2 -1 +6 seholds that your hour +41 +36 +46 ajor purch ch thing as +5 +0 +10 u save any kely (); I +23	+49 +59 n changed ually unchar -8 -12 -4 o developed unchanged -1 -5 +3 at are able sehold? hey aside (- +45 +41 +50 ases (maj a right or a +0 -4 +5 money? Don't know +26	+49  I over the inged; got -6 -11 -2 over the n I; get marg -0 -4 +4  to put mo We are rui +); We are +41 +37 +46 or househ a wrong tim -5 -10 -0 ; No answi +25	+35 +44  last 12 mo -8 -12 -3 -3 ext 12 mo inally wors +4 +0 +8  oney aside nning up di able to pu +47 +42 +52 old applia ne; No, nov +8 +3 +12 er given. +25	+25 +35 Ponths? Has rse(-); got -5 -10 -0 Inths? Will e (-); get s +1 -3 +5 e, others the ebts (); 't t quite a bit +44 +39 +49 Inces, furn v is not the +1 -4 +6 +25	+29 +38 s it -7 -11 -2 it ignificantly -2 -7 +2 ve someti of money +46 +41 +51 iture, car, right time +8 +4 +13	+55  y worse (7 -12 -3  worse (4 +0 -4 +4  e to make mes have t aside (++); +40 +35 +45 etc.)? to make ma -1 -6 +3	+48 +57 -); Don't k -5 -10 -0; Don't kr +2 -2 +6 ends mee o draw on Don't kno +49 +44 +54 sijor purcha +7 +3 +12	+55  now; No an -4 -8 +1 now; No ans +5 +0 +9  t and other our savings w; No answ +45 +40 +50  asses, it is be +15 +10 +20 +31	+70  swer giver -12 -16 -7  wer given4 -9 +0  s still (-); er given. +40 +35 +45  etter to put +6 +1 +11	+78  -10 -15 -6  -4 -8 +11  +46 +41 +50  it off -5 -9 +0 +23	+72 -5 -9 -1 +1 -3 +5 +46 +41 +51 +3 -2 +8 +28
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally improved (++); and the current economic situation the who have no choice but to run up debts (++) interval balance (++); interval balan	+67  sold's financi proved (+); ren -1 -5 +3 's financial s ove (+); remai +4 +1 +8  sere are hous s. How is it in are able to put +50 +45 +55 e to make make make re is no sud er given. +9 +4 +13 'is it that you -); not at all lii +34 +26	+42 +52 fal situatio mained virtu-10 -14 -6 situation to in virtually +2 -1 +6 seholds that to your hour some morr +41 +36 +46 ajor purch ch thing as +5 +0 +10 u save any kely (); I +23 +15	+49 +59 n changed -8 -12 -4 o develop of unchanged -1 -5 +3 at are able (sehold? hey aside ( +45 +41 +50 ases (maj a right or a +5 r money? Don't know +26 +17	+49  I over the inged; got -6 -11 -2 over the n I; get marg -0 -4 +4  *to put mo We are rui +); We are +41 +37 +46 or househ a wrong tim -5 -10 -0 ; No answ +25 +16	+35 +44  last 12 mo slightly wo -8 -12 -3  ext 12 mo inally wors +4 +0 +8  oney aside naming up di able to pu +47 +42 +52  old applia ne; No, nov +8 +3 +12  er given. +25 +17	+25 +35 conths? Has rse(-); got -5 -10 -0 nths? Will e (-); get s +1 -3 +5 e, others the ebts (); vertical to the set of the se	+29 +38 s it significantly -7 -11 -2 it ignificantly -2 -7 +2 we someti of money +46 +41 +51 iture, car, right time +8 +4 +13	+55  y worse (7 -12 -3  worse (4 +0 -4 +4  e to make mes have t aside (++); +40 +35 +45 etc.)? to make ma -1 -6 +3 +19 +11	+48 +57 -); Don't k -5 -10 -0 ); Don't kr +2 -2 +6 ends mee o draw on Don't kno +49 +44 +54 sigor purcha +7 +3 +12	+55  now; No an  -4 -8 +1  now; No ans +5 +0 +9  t and other our savings w; No answ +45 +40 +50  ases, it is be +15 +10 +20 +31 +22	+70  swer giver -12 -16 -7  wer given4 -9 +0  s still (-); er given. +40 +35 +45  etter to put +6 +1 +11 +18 +9	+78  -10 -15 -6  -4 -8 +1  +46 +41 +50  it off  -5 -9 +0  +23 +14	+72 -5 -9 -1 +1 -3 +5 +46 +41 +51 +3 -2 +8 +28 +20
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally improved (yet) interval balance (overall population <sup>2</sup> interval balance (fromto)  4.2 How do you expect your household significantly improve (++); marginally improved (yet) interval balance (overall population <sup>2</sup> interval balance (fromto)  5. Consumer trend  5.1 In the current economic situation the who have no choice but to run up debts (yet) interval balance (yet) you think that now is a good time (yet); Yes and no: to until a later date (-); Don't know; No answ (yet) interval balance (yet) interval balan	+67  sold's financi proved (+); ren -1 -5 +3 's financial s ove (+); remai +4 +1 +8  sere are hous s. How is it in are able to put +50 +45 +55 e to make make make re is no sud er given. +9 +4 +13 'is it that you -); not at all lii +34 +26	+42 +52 fal situatio mained virtu-10 -14 -6 situation to in virtually +2 -1 +6 seholds that to your hour some morr +41 +36 +46 ajor purch ch thing as +5 +0 +10 u save any kely (); I +23 +15	+49 +59 n changed -8 -12 -4 o develop of unchanged -1 -5 +3 at are able (sehold? hey aside ( +45 +41 +50 ases (maj a right or a +5 r money? Don't know +26 +17	+49  I over the inged; got -6 -11 -2 over the n I; get marg -0 -4 +4  *to put mo We are rui +); We are +41 +37 +46 or househ a wrong tim -5 -10 -0 ; No answ +25 +16	+35 +44  last 12 mo slightly wo -8 -12 -3  ext 12 mo inally wors +4 +0 +8  oney aside naming up di able to pu +47 +42 +52  old applia ne; No, nov +8 +3 +12  er given. +25 +17	+25 +35 conths? Has rse(-); got -5 -10 -0 nths? Will e (-); get s +1 -3 +5 e, others the ebts (); vertical to the set of the se	+29 +38 s it significantly -7 -11 -2 it ignificantly -2 -7 +2 we someti of money +46 +41 +51 iture, car, right time +8 +4 +13	+55  y worse (7 -12 -3  worse (4 +0 -4 +4  e to make mes have t aside (++); +40 +35 +45 etc.)? to make ma -1 -6 +3 +19 +11	+48 +57 -); Don't k -5 -10 -0 ); Don't kr +2 -2 +6 ends mee o draw on -49 +44 +54 sigor purcha +7 +3 +12	+55  now; No an  -4 -8 +1  now; No ans +5 +0 +9  t and other our savings w; No answ +45 +40 +50  ases, it is be +15 +10 +20 +31 +22	+70  swer giver -12 -16 -7  wer given4 -9 +0  s still (-); er given. +40 +35 +45  etter to put +6 +1 +11 +18 +9	+78  -10 -15 -6  -4 -8 +1  +46 +41 +50  it off  -5 -9 +0  +23 +14	+72 -5 -9 -1 +1 -3 +5 +46 +41 +51 +3 -2 +8 +28 +20
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally improved (significantly improved (++); marginally improved (has been sample had balance (fromto)  4.2 How do you expect your household significantly improve (++); marginally improved (has been sample had balance (has	+67  sold's financi proved (+); ren -1 -5 +3 's financial s ove (+); remai +4 +1 +8  sere are hous s. How is it in tre able to put +50 +45 +55 e to make ma here is no sud er given. +9 +4 +13 r is it that you -); not at all lil +34 +26 +42	+42 +52 ial situatio mained virtu-10 -14 -6 in virtually +2 -1 +6 seholds than your hour some morn +41 +36 +46 ajor purch ch thing as +5 +0 +10 u save any kely (); I +23 +15 +32	+49 +59 n changed ually unchanged unchanged unchanged -1 -5 +3 at are able sehold? ey aside (+45 +41 +50 ases (maj a right or a +5 r money? Don't know +26 +17 +34	+49  I over the inged; got -6 -11 -2 over the n i; get marg -0 -4 +4  **to put mo We are rui +37 +46 or househ a wrong tim -5 -10 -0 ; No answ +25 +16 +34	+35 +44  last 12 mc slightly wo -8 -12 -3 ext 12 mo inally wors +4 +0 +8  oney aside nning up d able to pu +47 +42 +52 old applia ne; No, nov +8 +3 +12 er given. +25 +17 +34	+25 +35 <b>Ponths? Has</b> rse(-); got -5 -10 -0 <b>Inths? Will</b> e (-); get s +1 -3 +5 <b>e, others th</b> ebts (); 1 t quite a bit +44 +39 +49 <b>Inces, furn</b> v is not the +1 -4 +6 +25 +16 +34	+29 +38 s it significantly -7 -11 -2 it ignificantly -2 -7 +2 wat manag We someti of money +46 +41 +51 iture, car, right time +8 +4 +13	+55  y worse (7 -12 -3  worse ( +0 -4 +4  e to make mes have t aside (++); +40 +35 +45 etc.)? to make ma -1 -6 +3 +19 +11 +28	+48 +57 -); Don't k -5 -10 -0; Don't kr +2 -2 +6 ends mee o draw on Don't kno +49 +44 +54 ajor purcha +7 +3 +12 +38 +29 +47	+55  now; No an -4 -8 +1 now; No ans +5 +0 +9  t and other our savings w; No answ +45 +40 +50 ases, it is be +15 +10 +20 +31 +22 +39	+70  swer giver -12 -16 -7  wer given -4 -9 +0  s still s (-); er given. +40 +35 +45  tter to put +6 +1 +11 +18 +9 +27	+78 -10 -15 -6 -4 -8 +11 +46 +41 +50 it off -5 -9 +0 +23 +14 +31	+72  -5 -9 -1  +1 -3 +5  +46 +41 +51  +3 -2 +8 +28 +20 +36
Overall population <sup>2</sup> interval balance (fromto)  4. Household financial situation  4.1 How, in your view, has your househ significantly improved (++); marginally improved (++); marginally improved (++); marginally improved (Household significantly improved (++); marginally improved (++); marginally improved (Household significantly improved (++); marginally improved (Household significantly improved (House	+67  sold's financi proved (+); ren -1 -5 +3 's financial s ove (+); remai +4 +1 +8  sere are hous s. How is it in are able to put +50 +45 +55 e to make make make re is no sud er given. +9 +4 +13 'is it that you -); not at all lii +34 +26	+42 +52 fal situatio mained virtu-10 -14 -6 situation to in virtually +2 -1 +6 seholds that to your hour some morr +41 +36 +46 ajor purch ch thing as +5 +0 +10 u save any kely (); I +23 +15	+49 +59 n changed -8 -12 -4 o develop of unchanged -1 -5 +3 at are able (sehold? hey aside ( +45 +41 +50 ases (maj a right or a +5 r money? Don't know +26 +17	+49  I over the inged; got -6 -11 -2 over the n I; get marg -0 -4 +4  *to put mo We are rui +); We are +41 +37 +46 or househ a wrong tim -5 -10 -0 ; No answ +25 +16	+35 +44  last 12 mo slightly wo -8 -12 -3  ext 12 mo inally wors +4 +0 +8  oney aside naming up di able to pu +47 +42 +52  old applia ne; No, nov +8 +3 +12  er given. +25 +17	+25 +35 conths? Has rse(-); got -5 -10 -0 nths? Will e (-); get s +1 -3 +5 e, others the ebts (); vertical to the set of the se	+29 +38 s it significantly -7 -11 -2 it ignificantly -2 -7 +2 we someti of money +46 +41 +51 iture, car, right time +8 +4 +13	+55  y worse (7 -12 -3  worse (4 +0 -4 +4  e to make mes have t aside (++); +40 +35 +45 etc.)? to make ma -1 -6 +3 +19 +11	+48 +57 -); Don't k -5 -10 -0 ); Don't kr +2 -2 +6 ends mee o draw on -49 +44 +54 sigor purcha +7 +3 +12	+55  now; No an  -4 -8 +1  now; No ans +5 +0 +9  t and other our savings w; No answ +45 +40 +50  ases, it is be +15 +10 +20 +31 +22	+70  swer giver -12 -16 -7  wer given4 -9 +0  s still (-); er given. +40 +35 +45  etter to put +6 +1 +11 +18 +9	+78  -10 -15 -6  -4 -8 +1  +46 +41 +50  it off  -5 -9 +0  +23 +14	+72 -5 -9 -1 +1 -3 +5 +46 +41 +51 +3 -2 +8 +28 +20

<sup>&</sup>lt;sup>1</sup> The balance is the difference between the positive (+) and negative (-) answers. Superlative answers, e.g. "significantly improved" or "got significantly worse", count double. This means that an extreme value of + or - 200 may be reached. The balance is understood

to mean the index. An index value of 0 means an equal number of positive and negative answers. All figures are rounded up.

<sup>&</sup>lt;sup>2</sup> With a 95% accuracy rate, the balance represents the overall population, i.e. all households in the given interval (confidence region).