

Financial Literacy and Financial Services Survey 2011

IPSOS

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Overview

Identification

ID NUMBER

WBG_BIH_2011_FLFS_v01_M

Overview

ABSTRACT

The survey on financial literacy among the citizens of Bosnia and Herzegovina was conducted within a larger project that aims at creating the Action Plan for Consumer Protection in Financial Services.

The conclusion about the need for an Action Plan was reached by the representatives of the World Bank, the Federal Ministry of Finance, the Central Bank of Bosnia and Herzegovina, supervisory authorities for entity financial institutions and non-governmental organizations for the protection of consumer rights, based on the Diagnostic Review on Consumer Protection and Financial Literacy in Bosnia and Herzegovina conducted by the World Bank in 2009-2010. This diagnostic review was conducted at the request of the Federal Ministry of Finance, as part of a larger World Bank pilot program to assess consumer protection and financial literacy in developing countries and middle-income countries. The diagnostic review in Bosnia and Herzegovina was the eighth within this project.

The financial literacy survey, whose results are presented in this report, aims at establishing the basic situation with respect to financial literacy, serving on the one hand as a preparation for the educational activities plan, and on the other as a basis for measuring the efficiency of activities undertaken.

KIND OF DATA

Sample survey data [ssd]

UNITS OF ANALYSIS

Household, individual

Scope

NOTES

The first section of the study deals with financial literacy and its various aspects. Based on these data, the Financial Literacy Index was derived (a single-dimension composite scale of financial knowledge and capability). Next sections deal with managing everyday financial choices (saving, covering shortages etc.) in the context of general household financial situation. .

Coverage

GEOGRAPHIC COVERAGE

Data collection was based on a random, nation-wide sample of citizens of Bosnia and Herzegovina aged 18 or older (N = 1036).

UNIVERSE

Population aged 18 or older

Producers and Sponsors

PRIMARY INVESTIGATOR(S)

Name	Affiliation
IPSOS	

FUNDING

Name	Abbreviation	Role
World Bank		

OTHER ACKNOWLEDGEMENTS

Name	Affiliation	Role
Dragan Bagic	Department for Sociology at the Zagreb Faculty of Philosophy	Supervised data collection, conducted statistical analysis of collected data

Metadata Production

METADATA PRODUCED BY

Name	Abbreviation	Affiliation	Role
World Bank			

DATE OF METADATA PRODUCTION

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Sampling

Sampling Procedure

SUMMARY

In Bosnia and Herzegovina, as is well known, there is no completely reliable sample frame or information about universe. The main reasons for such a situation are migrations caused by war and lack of recent census data. The last census dates back to 1991, but since then the size and distribution of population has significantly changed. In such a situation, researchers have to combine all available sources of population data to estimate the present size and structure of the population: estimates by official statistical offices and international organizations, voters' lists, list of polling stations, registries of passport and ID holders, data from large random surveys etc.

The sample was three-stage stratified: in the first stage by entity, in the second by county/region and in the third by type of settlement (urban/rural). This means that, in the first stage, the total sample size was divided in two parts proportionally to number of inhabitants by entity, while in the second stage the subsample size for each entity was further divided by regions/counties. In the third stage, the subsample for each region/county was divided in two categories according to settlement type (rural/urban).

Taking into the account the lack of a reliable and complete list of citizens to be used as a sample frame, a multistage sampling method was applied. The list of polling stations was used as a frame for the selection of primary sampling units (PSU). Polling station territories are a good choice for such a procedure since they have been recently updated, for the general elections held in October 2010. The list of polling station territories contains a list of addresses of housing units that are certainly occupied.

In the second stage, households were used as a secondary sampling unit. Households were selected randomly by a random route technique. In total, 104 PSU were selected with an average of 10 respondents per PSU. The respondent from the selected household was selected randomly using the Trohdal-Bryant scheme.

In total, 1036 citizens were interviewed with a satisfactory response rate of around 60% (table 1). A higher refusal rate is recorded among middle-age groups (table 2). The theoretical margin of error for a random sample of this size is $\pm 3.0\%$.

Due to refusals, the sample structure deviated from the estimated population structure by gender, age and education level. Deviations were corrected by RIM weighting procedure.

MORE DETAILED INFORMATION

IPSOS designed a representative sample of approximately 1.000 residents age 18 and over, proportional to the adult populations of each region, based on age, sex, region and town (settlement) type.

For this research we designed three-stage stratified representative sample. First we stratify sample at entity level, regional level and then at settlement type level for each region.

Sample universe:

Population of B&H -18+; 1991 Census figures and estimated population dynamics, census figures of refugees and IDPs, 1996. Central Election Commission - 2008; CIPS - 2008;

Sampling frame:

Polling stations territory (approximate size of census units) within strata defined by regions and type of settlements (urban and rural) Polling stations territories are chosen to be used as primary units because it enables the most reliable sample selection, due to the fact that for these units the most complete data are available (dwelling register - addresses)

Type of sample:

Three stage random representative stratified sample

Definition and number of PSU, SSU, TSU, and sampling points

- PSU - Polling station territory Definition: Polling stations territories are defined by street(s) name(s) and dwelling numbers; each polling station territory comprises approximately 300 households, with exception of the settlements with less than 300 HH which are defined as one unite. Number of PSUs in sample universe: 4710
- SSU - Household Definition: One household comprises people living in the same apartment and sharing the expenditure for food
- TSU - Respondent Definition: Member of the HH , 18+ Number of TSUs in sample universe: = 2.966.766
- Sampling points Approximately 10 respondents per one PSU, total 104

Stratification, purpose and method

- First level strata: Federation of B&H Republika Srpska Brčko District
- Second level strata: 10 cantons 2 regions -
- Third level strata: urban and rural settlements
- Purpose: Optimisation of the sample plan, and reducing the sampling error
- Method: The strata are defined by criteria of optimal geographical and cultural uniformity
- Selection procedure of PSU, SSU, and respondent Stratification, purpose and method
- * PSU Type of sampling of the PSU: Polling station territory chosen with probability proportional to size (PPS) Method of selection: Cumulative (Lachirie method)
- * SSU Type of sampling of the SSU: Sample random sampling without replacement Method of selection: Random walk - Random choice of the starting point
- * TSU - Respondent Type of sampling of respondent: Sample random sampling without replacement Method of selection: TCB (Trohdal-Bryant scheme)
- Sample size N=1036 respondents
- Sampling error Marginal error +/-3.0%

Response Rate

- Nobody at home: 2,8%
- Eligible person is not home: 2,8%
- Refusal : 32,79%
- Given up after a minimum of two visits: 0,82%
- Other (excluded after control): 0,29%
- Finished: 60,5%

Questionnaires

Overview

The survey was modelled after the identical survey conducted in Romania. The questionnaire used in the Financial Literacy Survey in Romania was localized for Bosnia and Herzegovina, including adaptations to match the Bosnian context and methodological improvements in wording of questions.

Data Collection

Data Collection Dates

Start	End	Cycle
2011-05-04	2011-04-15	N/A

Data Collection Mode

Face-to-face [f2f]

Data Collection Notes

Data for this survey were collected by means of in-home face-to-face interviews, using a highly structured questionnaire. Data collection was conducted by the Ipsos agency. All interviewers participating in data collection were specifically trained for this project, including detailed rules for the selection of respondents, rules for asking respondents questions and rules for data collection itself. Seven local coordinators (Sarajevo, Tuzla, Zenica, Mostar, Bihac, Banja Luka, and Bijeljina) conducted verbal instructions in their respective areas, based on written instructions prepared by Ipsos researchers with the help of consultants working on this project. Interviewers engaged in particular regions were selected depending on their ethnic and local language background in order to decrease refusal rates and to avoid negative "halo effect". Data collection was performed from 4th May to 15th May 2011.

IPSOS field work is organized in following way:

We have 7 local coordinators in B&H, in 7 centers of major regions: Sarajevo, Tuzla, Zenica, Mostar, Bihac, Banja Luka, Bijeljina. Each of them controls a number of trained interviewers, on a daily basis. In our Sarajevo office we have central fieldwork manager that is responsible for central coordination of project in B&H.

Each local coordinator organizes trainings for their interviewers.

Interviewers are obligated to send completed interviews to their local coordinator every day.

Interviewers engaged in particular regions were selected depending on their ethnic and local language background in order to decrease response rates and to avoid "halo effect".

Both coordinators and interviewers received training in details on project subject, target group(s), techniques in selecting households and respondents, rules for back-checks, recording response rates

Scheduling and assignment of interviews

* Interviewer had to find the starting point according the instructions (street and number of the dwelling/ building). From the starting point, interviewer went into the instructed direction in order to identify the first dwelling (e.g. goes in direction of increasing numbers of dwellings and on the right side of the street, and enters into the third dwelling from the starting point). When enters in the dwelling, he/she follows the procedure of choosing the apartment (only one apartment in the building can be visited in a family house, but several in high-rise buildings); the interviewer is instructed in which floor to go, and how to choose the apartment, etc.)

* After choosing the apartment, interviewer use TCB tables for the choice of the respondent

* Non response situations

a) No one at home: interviewer comes back at least 1 time in another time of day, if without success.

b) Refused by the person who open the door: interviewer is not coming back, and notes it with all details (sex, age of the assumed respondent, reasons for the interview not being realized) in the interviewer's diary (contact form)

c) The respondent not available: same as under (a)

d) Selected respondent refuses the interview: respondent is not replaced by another person from the same HH, interviewer notes it with all details (sex, age of the assumed respondent, reasons for the interview not being realized) in the interviewer's diary (contact form)

Interviewers are taking notes in Interviewers diary (contact form).

Interviewers are instructed to schedule the interviews in the afternoon-after working hour, except on weekends.

All interviewers attend the training and are provided with written instructions of respondent selection and questionnaire specific questions.

Questionnaires

The survey was modelled after the identical survey conducted in Romania. The questionnaire used in the Financial Literacy Survey in Romania was localized for Bosnia and Herzegovina, including adaptations to match the Bosnian context and methodological improvements in wording of questions.

Supervision

Every interview conducted is recorded in the Interviewers' Diary which contains the following survey management information:

- A unique identification number for each respondents,
- Sampling point of the interview, date of interview,
- Time of the start and end of the interview,
- Municipality where interview was realized, region, settlement
- Interviewer code (a unique number assigned to each individual interviewer)
- Number of visits required to complete interview
- Non-response (full description of the non-response occasion)

Quality control in the field

Interviewers were monitored in several ways. First, regional coordinators checked 5% of each interviewers work in the field. Second, 20-25% of interviewers' work was checked by phone from our central office. Fieldwork control verifies the following aspects of interviewers' work:

- Fact that the interview has actually taken place;
- Proper application of the sampling plan in selecting the respondents;
- Approximate duration of the interview;
- Proper administration of the various sections of the questionnaire, and
- Interviewers' general adherence to professional standards.

Following data collection, 100% logic and consistency controls are performed, both by local supervisors and staff in local office.

Finally, IPSOS, as associated member of ESOMAR, the most prominent organization for marketing and public opinion research, conservatively respects the rules and principles established in ICC/ESOMAR international rules for marketing research

Data Processing

Data Editing

Before data entry, 100% logic and consistency controls are performed first by local supervisors and once later by staff in central office.

Verification of correct data entry is assured by using BLAISE system for data entry (commercial product of Netherlands statistics), where criteria for logical and consistency control are defined in advance.

Data Appraisal

No content available

File Description

Variable List

World_Bank_BIH_FinLit_Survey

Content	1. Variables P4 (Interviewer's name and surname) and P5 (Coordinator's name and surname) have been replaced by digits due to privacy protection reasons 2. Responses for Tables A to D have not been tracked in the dataset 3. For multiple choice questions, each selection made by the individual is saved as a unique variable. For instance, question P11 allowed for multiple choices and if a person selected 3 of the given options, each of his choice will be a saved as P11_1, P11_2 and P11_3 respectively. For the same question, if another person selected only two items, his choices will be saved under P11_1 and P11_2 while the third variable P11_3 will indicate a missing value (.). If the respondent answered the multiple response question with "Don't know", then only the first variable P11_1 will be accordingly coded (99). All the other multiple responses variables will be coded as a missing value (.) for this respondent. 4. The highest number of household members is 7. All variables (Age, Sex, Education, Financial products) which were supposed to capture information about household members 8-12 are therefore dropped from the dataset. 5. Variables which should capture information about the nationality of all household members (Nat_01-Nat_07) were not collected. Though, the variable Nat indicates the main respondent's ethnicity.
Cases	1036
Variable(s)	341
Structure	Type: Keys: ()
Version	
Producer	
Missing Data	

Variables

ID	NAME	LABEL	TYPE	FORMAT	QUESTION
V1	HH_ID	Household ID	contin	numeric	
V2	RIM_W	RIM_W. RIM Weights	contin	numeric	
V3	P_1	Exact time of the survey start: hour, minute	discrete	character	EXACT TIME OF THE SURVEY START: HOUR, MINUTE
V4	P_2	Ordinal number of the survey	discrete	numeric	ORDINAL NUMBER OF THE SURVEY
V5	P_3	Date of the survey	discrete	character	DATE OF SURVEY
V6	P_4	Interviewer's ID	contin	numeric	INTERVIEWER'S NAME AND SURNAME
V7	P_5	Coordinators's ID	discrete	numeric	COORDINATOR'S NAME AND SURNAME
V8	P_6	Neighbourhood	discrete	character	NEIGHBOURHOOD
V9	P_7	Starting point code	discrete	character	STARTING POINT ADDRESS
V10	P_7a	starting point code	contin	numeric	STARTING POINT CODE
V11	P_8	Type of settlement	discrete	numeric	TYPE OF SETTLEMENT
V12	P_9	Settlement size	discrete	numeric	SETTLEMENT SIZE
V13	P_10	Region	discrete	numeric	REGION
V14	Entity	Entity	discrete	numeric	
V15	O1	O1. Note down the number of people that you contacted from the last conducted int	discrete	numeric	Note down the number of people that you contacted from the last conducted interview until this one and who have refused to take part in the survey?
V16	O2_1x1	O2_1x1. Too busy, has no time, has other obligations (No. of people)	discrete	numeric	Reasons of refusal (No. of persons): Too busy, has no time, has other obligations
V17	O2_1x2	O2_1x2. Poor health condition (No. of people)	discrete	numeric	Reasons of refusal (No. of persons): Poor health condition

V18	O2_1x3	O2_1x3. Not competent, doesn't know, doesn't want to talk (No. of people)	contin	numeric	Reasons of refusal (No. of persons): Not competent, does not know anything, does not want to talk about the topic
V19	O2_1x4	O2_1x4. Expresses fear, doesn't want to intrude on his privacy (No. of people)	discrete	numeric	Reasons of refusal (No. of persons): Expresses fear, does not want to intrude on his privacy
V20	O2_1x5	O2_1x5. Has already been surveyed, does not trust surveys...etc (No. of people)	contin	numeric	Reasons of refusal (No. of persons): Has already been surveyed, does not trust surveys...etc
V21	O2_1x6	O2_1x6. Other (No. of people)	contin	numeric	Reasons of refusal (No. of persons): Other
V22	O2_2x1	O2x2. Gender of the person who has refused: Male (No. of people)	discrete	numeric	Gender of the person who has refused (No. of persons): male
V23	O2_2x2	O2x2. Gender of the person who has refused: Female (No. of people)	discrete	numeric	Gender of the person who has refused (No. of persons): female
V24	O2_3x1	O2x3. Age of the person who has refused: Up to 30 years (No. of people)	discrete	numeric	Age of the person who has refused (No. of persons): Up to 30 years
V25	O2_3x2	O2x3. Age of the person who has refused: 31 - 50 years (No. of people)	discrete	numeric	Age of the person who has refused (No. of persons): 31 - 50 years
V26	O2_3x3	O2x3. Age of the person who has refused: 50 years or more (No. of people)	discrete	numeric	Age of the person who has refused (No. of persons): 51 y. or more
V27	O3	O3. In between the last interview and this one, how many addresses have you been	discrete	numeric	In between the last interview and this one, how many addresses have you been to AT LEAST two or more times but you have never found anybody at home and have decided to give up on attempting to contact them ?
V28	P1	P1. In general, how satisfied are you with your life nowadays?	discrete	numeric	In general, how satisfied are you with your life nowadays?
V29	P2	P2. How do you think your life is going to be over the next 12 months?	discrete	numeric	How do you think your life is going to be over the next 12 months?
V30	P3a	P3a. How often do you...Read the newspapers sold in the whole entity/state	discrete	numeric	How often do you... (for print media): Read the newspapers sold on the territory of the whole entity or the state?
V31	P3b	P3b. How often do you...Read the local/regional or cantonal newspapers	discrete	numeric	How often do you... (for print media): Read the local/regional or cantonal newspapers?
V32	P3c	P3c. How often do you...Listen to radio stations broadcasted on whole entity/sta	discrete	numeric	How often do you... (for electronic media): Listen to radio stations broadcasted on the territory of the whole entity or the state?
V33	P3d	P3d. How often do you...Listen to local or regional/cantonal radio stations	discrete	numeric	How often do you... (for electronic media): Listen to local or regional/cantonal radio stations?
V34	P3e	P3e. How often do you...Watch entity TV programs or the state public service	discrete	numeric	How often do you... (for electronic media): Watch the entity TV programs or the state public service?
V35	P3f	P3f. Watch the local/regional or cantonal TV programs	discrete	numeric	How often do you... (for electronic media): Watch the local/regional or cantonal TV programs
V36	P4a	P4a. Can you use a computer?	discrete	numeric	Can you use a computer?

V37	P4b	P4b. How often do you use the Internet including e-mail (electronic mail)	discrete	numeric	How often do you use the Internet including e-mail (electronic mail)?
V38	P4c	P4c. How often do you read news at Internet portals	discrete	numeric	How often do you read news at Internet portals ?
V39	P5a	P5a. How much do you trust...Central Bank of BiH	discrete	numeric	How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions Central Bank of BiH
V40	P5b	P5b. How much do you trust...BiH commercial banks	discrete	numeric	How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions BiH commercial banks
V41	P5c	P5c. How much do you trust...Insurance companies	discrete	numeric	How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions Insurance companies
V42	P5d	P5d. How much do you trust...Brokerage Houses	discrete	numeric	How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions Brokerage houses
V43	P5e	P5e. How much do you trust...Microcredit organizations	discrete	numeric	How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions Microcredit organizations
V44	P5f	P5f. How much do you trust...Leasing companies	discrete	numeric	How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions Leasing companies
V45	P5g	P5g. How much do you trust...Deposit Insurance Agency	discrete	numeric	How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions Deposit Insurance Agency
V46	P5h	P5h. How much do you trust...Banking Agency of FBiH/RS	discrete	numeric	How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions Banking Agency of FBiH/RS
V47	P5i	P5i. How much do you trust...Securities Commission of FBiH/RS	discrete	numeric	How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions Securities Commission of FBiH/RS
V48	P5j	P5j. How much do you trust...The Consumer Protection Ombudsman Institution in BiH	discrete	numeric	How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions The Consumer Protection Ombudsman Institution in BiH
V49	P5k	P5k. How much do you trust...Convertible Mark, the national currency	discrete	numeric	How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions Convertible Mark, the national currency
V50	P5l	P5l. How much do you trust...Fund management companies	discrete	numeric	How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions Fund management companies

V51	P6a	P6a. Assess the quality of financial services offered by...Commercial banks	discrete	numeric	Generally, how would you assess the quality of financial services offered by the following institutions in BiH - Commercial banks
V52	P6b	P6b. Assess the quality of financial services offered by...Insurance companies	discrete	numeric	Generally, how would you assess the quality of financial services offered by the following institutions in BiH - Insurance companies
V53	P6c	P6c. Assess the quality of financial services offered by...Microcredit organizatio	discrete	numeric	Generally, how would you assess the quality of financial services offered by the following institutions in BiH - Microcredit organizations
V54	P6d	P6d. Assess the quality of financial services offered by...Brokerage Houses	discrete	numeric	Generally, how would you assess the quality of financial services offered by the following institutions in BiH - Brokerage houses
V55	P7a	P7a. In a conflict with a fin. org....How sure are you in a quick resolution	discrete	numeric	If a conflict with a financial organization (bank, insurance company or the like) arises regarding the provision of financial services to you, how sure are you in the quick and just resolution of the dispute? How sure are you in a quick resolution
V56	P7b	P7b. In a conflict with a fin. org....How sure are you in a just resolution	discrete	numeric	If a conflict with a financial organization (bank, insurance company or the like) arises regarding the provision of financial services to you, how sure are you in the quick and just resolution of the dispute? How sure are you in a just dispute resolution
V57	P8	P8. What deserves primary attention when one chooses the bank to take a loan fro	discrete	numeric	What do you think deserves primary attention when one chooses the bank to take a loan from?
V58	P9	P9. If you considered taking a loan from a bank, what would you prefer?	discrete	numeric	If you considered taking a loan from a bank, what would you prefer?
V59	P10	P10. When taking a loan from a bank, what would you give more importance to...?	discrete	numeric	When taking a loan from a bank, what would you give more importance to...?
V60	P11_1	P11. When do you think buying on credit is justified?	discrete	numeric	When do you think buying on credit is justified?
V61	P11_2	P11. When do you think buying on credit is justified?	discrete	numeric	When do you think buying on credit is justified?
V62	P11_3	P11. When do you think buying on credit is justified?	discrete	numeric	When do you think buying on credit is justified?
V63	P11_4	P11. When do you think buying on credit is justified?	discrete	numeric	When do you think buying on credit is justified?
V64	P12a	P12a. Do you follow...Changes in the property market	discrete	numeric	Do you follow any of the following trends personally? Changes in the property market
V65	P13a	P13a. What is the main source of information:	discrete	numeric	What is the main source of information? Changes in the property market
V66	P12b	P12b. Do you follow...Changes in market indices	discrete	numeric	Do you follow any of the following trends personally? Changes in market indices
V67	P13b	P13b. What is the main source of information:	discrete	numeric	What is the main source of information? Changes in market indices

V68	P12c	P12c. Do you follow...Changes of deposit interest rates	discrete	numeric	Do you follow any of the following trends personally? Changes of deposit interest rates
V69	P13c	P13c. What is the main source of information:	discrete	numeric	What is the main source of information? Changes of deposit interest rates
V70	P12d	P12d. Do you follow...Changes of loan interest rates	discrete	numeric	Do you follow any of the following trends personally? Changes of loan interest rates
V71	P13d	P13d. What is the main source of information:	discrete	numeric	What is the main source of information? Changes of loan interest rates
V72	P12e	P12e. Do you follow...Changes in the inflation rate	discrete	numeric	Do you follow any of the following trends personally? Changes in the inflation rate
V73	P13e	P13e. What is the main source of information:	discrete	numeric	What is the main source of information? Changes in the inflation rate
V74	P12f	P12f. Do you follow...Changes in pensions, benefits and tax exemptions	discrete	numeric	Do you follow any of the following trends personally? Changes in pensions, benefits and tax exemptions
V75	P13f	P13f. What is the main source of information:	discrete	numeric	What is the main source of information? Changes in pensions, benefits and tax exemptions
V76	P12g	P12g. Do you follow...Price fluctuations for oil, gold, metals, etc.	discrete	numeric	Do you follow any of the following trends personally? Price fluctuations for oil, gold, metals, etc.
V77	P13g	P13g. What is the main source of information:	discrete	numeric	What is the main source of information? Price fluctuations for oil, gold, metals, etc.
V78	P14	P14. Are you aware of the activities of the Consumer Protection Ombudsman Institu	discrete	numeric	Are you aware of the activities of the Consumer Protection Ombudsman Institution concerning the services offered by banks?
V79	P15a	P15a. How often did you...Bank officers or bankers	discrete	numeric	In the last 12 months, did you have personal contacts or contacts by phone - and how often - with...? Bank officers or bankers
V80	P15b	P15b. How often did you...Representatives of insurance companies	discrete	numeric	In the last 12 months, did you have personal contacts or contacts by phone - and how often - with...? Representatives of insurance companies
V81	P15c	P15c. How often did you...Representatives of the brokerage houses	discrete	numeric	In the last 12 months, did you have personal contacts or contacts by phone - and how often - with...? Representatives of the brokerage houses
V82	P15d	P15d. How often did you...Independent financial advisers or brokers	discrete	numeric	In the last 12 months, did you have personal contacts or contacts by phone - and how often - with...? Independent financial advisers or brokers
V83	P15e	P15e. How often did you...Representatives of microcredit organizations	discrete	numeric	In the last 12 months, did you have personal contacts or contacts by phone - and how often - with...? .Representatives of microcredit organizations
V84	P16	P16. When you meet your relatives, colleagues, friends, how often do you talk abo	discrete	numeric	When you meet your relatives, colleagues, friends, how often do you talk about financial institutions and services?
V85	P17_1	P17_1. Which of the following...most suitable to deliver financial literacy	discrete	numeric	Which of the following organizations do you see as the most suitable to deliver financial literacy program in BiH? C

V86	P17_2	P17_2. Which of the following...most suitable to deliver financial literacy	discrete	numeric	Which of the following organizations do you see as the most suitable to deliver financial literacy program in BiH? C
V87	P17_3	P17_3. Which of the following...most suitable to deliver financial literacy	discrete	numeric	Which of the following organizations do you see as the most suitable to deliver financial literacy program in BiH? C
V88	P18a	P18a. Which of the following...How to establish financial targets	discrete	numeric	Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...? How to establish one's own financial targets and formulate a personal current financial plan
V89	P18b	P18b. Which of the following...What to do not to overindebted	discrete	numeric	Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...? What to do not to overindebted
V90	P18c	P18c. Which of the following...How to plan purchases of durables	discrete	numeric	Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...? How to plan purchases of durables (car, apartment, dacha) and evaluate one's abilities to implement them
V91	P18d	P18d. Which of the following...How does the pension scheme work	discrete	numeric	Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...? How does the pension scheme work and what methods are available to secure one's old age income
V92	P18e	P18e. Which of the following...Banking services	discrete	numeric	Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...? Banking services - current accounts, saving deposits and credit cards
V93	P18f	P18f. Which of the following...Consumer credits	discrete	numeric	Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...? Consumer credits to purchase goods and services
V94	P18g	P18g. Which of the following...Mortgage loans	discrete	numeric	Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...? Mortgage loans
V95	P18h	P18h. Which of the following...Insurance and related products	discrete	numeric	Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...? Insurance and related products
V96	P18i	P18i. Which of the following...Capital markets, stock and investment funds	discrete	numeric	Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...? Capital markets, stock and investment funds

V97	P18j	P18j. Which of the following...Sources of information on financial services	discrete	numeric	Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...? Sources of information on financial services, interpretation of the information and ways to differentiate advertising from objective information
V98	P18k	P18k. Which of the following...What parameters are used to compare bank services	discrete	numeric	Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...? What parameters are used to compare the services offered by banks and other financial companies
V99	P18l	P18l. Which of the following...What consumer protection laws are available	discrete	numeric	Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...? What consumer protection laws are available and what one needs to do when one's consumer rights are violated
V100	P18m	P18m. Which of the following...What information should a user pay attention to	discrete	numeric	Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...? What information should a user pay attention to when signing a contract with a bank or another financial company
V101	P19	P19 How often do you compare the terms and conditions for provision of financial	discrete	numeric	How often do you compare the terms and conditions for provision of financial services by various companies before you sign a contract for such a service? For instance, do you check loan terms, such as interest rate levels, maturity, collateral levels with different commercial banks or or life insurance terms with different insurance companies?
V102	P20_1	P20_1. What sources of information...when choosing a company to buy services fro	discrete	numeric	What sources of information do you pay attention to when choosing a company to buy a service from?
V103	P20_2	P20_2. What sources of information...when choosing a company to buy services fro	discrete	numeric	What sources of information do you pay attention to when choosing a company to buy a service from?
V104	P20_3	P20_3. What sources of information...when choosing a company to buy services fro	discrete	numeric	What sources of information do you pay attention to when choosing a company to buy a service from?
V105	P20_4	P20_4. What sources of information...when choosing a company to buy services fro	discrete	numeric	What sources of information do you pay attention to when choosing a company to buy a service from?
V106	P20_5	P20_5. What sources of information...when choosing a company to buy services fro	discrete	numeric	What sources of information do you pay attention to when choosing a company to buy a service from?
V107	P20_6	P20_6. What sources of information...when choosing a company to buy services fro	discrete	numeric	What sources of information do you pay attention to when choosing a company to buy a service from?
V108	P20_7	P20_7. What sources of information...when choosing a company to buy services fro	discrete	numeric	What sources of information do you pay attention to when choosing a company to buy a service from?

V109	P20_8	P20_8. What sources of information...when choosing a company to buy services fro	discrete	numeric	What sources of information do you pay attention to when choosing a company to buy a service from?
V110	P21	P21. How would you assess the level of your financial literacy?	discrete	numeric	How would you assess the level of your financial literacy?
V111	P22	P22. Let's assume you deposited 10,000 KM in a bank account at 8% annual interest	discrete	numeric	Let's assume you deposited 10,000 KM in a bank account at 8% annual interest rate. How much money will you have in your account in 2 years if you do not withdraw from or add to this account any money?
V112	P23	P23. Let's assume that you deposited 10,000 KM in a bank account at 10% annual in	discrete	numeric	Let's assume that you deposited 10,000 KM in a bank account at 10% annual interest rate. The interest will be earned at the end of each year and will be added to the principal. How much money will you have in your account in 5 years if you do not withdraw either the principal or the interest?
V113	P24	P24. Imagine that you deposited money in a bank account at 8% interest rate, whil	discrete	numeric	Imagine that you deposited money in a bank account at 8% interest rate, while the annual inflation rate was 10%. Do you think the money from your account can buy more or less, or the same amount of goods and services on average now as a year ago?
V114	P25	P25. Let's assume that in 2012 your income is twice as now, and the consumer pric	discrete	numeric	Let's assume that in 2012 your income is twice as now, and the consumer prices also grow twofold. Do you think that in 2012 you will be able to buy more, less, or the same amount of goods and services as today?
V115	P26	P26. Let's assume that you saw a TV-set of the same model on sale in two differen	discrete	numeric	Let's assume that you saw a TV-set of the same model on sale in two different shops. The initial retail price of it was 1,000 KM. One shop offered a discount of 150 KM, while the other one offered a 10% discount. Which one is a better bargain - a discount of 150 KM or 10%?
V116	P27	P27. Let's assume that you took a bank loan of 10,000 KM to be paid back during a	discrete	numeric	Let's assume that you took a bank loan of 10,000 KM to be paid back during a year in equal monthly payments. In the course of the year, you will pay back a total of 600 KM in interest. Give a rough estimate of the annual price of your credit.
V117	P28	P28. If a citizen has a deposit in a Bosnian bank and this bank goes bankrupt, do	discrete	numeric	If a citizen has a deposit in a Bosnian bank and this bank goes bankrupt, do you know what maximum level of a deposit is entirely insured by the government?
V118	P29	P29. If a citizen owns shares in the investment fund, and the value of shares plu	discrete	numeric	If a citizen owns shares in the investment fund, and the value of shares plummeted because of a large scale financial crisis, what is an approximate level of losses insured by the government?
V119	P30_1	P30_1. In which of the...should individual financial market losses be compensate	discrete	numeric	In which of the following cases it is appropriate for the government to compensate individuals for the losses on the financial market?

V120	P30_2	P30_2. In which of the...should individual financial market losses be compensate	discrete	numeric	In which of the following cases it is appropriate for the government to compensate individuals for the losses on the financial market?
V121	P30_3	P30_3. In which of the...should individual financial market losses be compensate	discrete	numeric	In which of the following cases it is appropriate for the government to compensate individuals for the losses on the financial market?
V122	P30_4	P30_4. In which of the...should individual financial market losses be compensate	discrete	numeric	In which of the following cases it is appropriate for the government to compensate individuals for the losses on the financial market?
V123	P31	P31. Which of the following statements correctly describes the role of a guarantor	discrete	numeric	Which of the following statements correctly describes the role of a guarantor?
V124	P32	P32. Which of the following statements correctly describes the role of a promisso	discrete	numeric	Which of the following statements correctly describes the role of a promissory note as a loan guarantee instrument? 1 - A promissory note allows the bank to collect its claims by selling all debtor's assets if necessary 2 - A promissory note allows the bank to collect its claims only from current revenues 9 - Don't know (DON'T READ)
V125	P33	P33. Does the loan currency clause reduce more the risk of the bank or of the bor	discrete	numeric	Does the loan currency clause reduce more the risk of the bank or of the borrower?
V126	P34	P34. Is a revolving credit card the same as the credit card?	discrete	numeric	Is a revolving credit card the same as the credit card?
V127	P35	P35. Is the following statement true or false: 'going in red' on the current acco	discrete	numeric	Is the following statement true or false: 'going in red' on the current account is the most favourable form of consumer credit?
V128	P36	P36. In your family do you usually have a financial plan, thus you know how to co	discrete	numeric	In your family do you usually have a financial plan, thus you know how to cover current monthly expenses?
V129	P37	P37. Is your family used to keeping records of income and expenditures?	discrete	numeric	Is your family used to keeping records of income and expenditures? 1. Yes, we keep records of everything, entering all revenues and all expenditures 2. Yes, we keep records of everything, but not all revenues and expenditures are entered 3. No, we don't keep records of everything, but we know in general how much money is received and spent during a month. 4. No, we don't keep records of family's resources, and we don't have even a vague idea of how much money is received and spent during a month 9. Don't know
V130	P38a	P38a. How often...had money unspent from month to month	discrete	numeric	How often during the last 12 months your household: had money unspent from month to month
V131	P38b	P38b. How often...remained without money from month to month	discrete	numeric	How often during the last 12 months your household: remained without money from month to month
V132	P38c	P38c. How often...spent in a month exactly the money earned in the previous mont	discrete	numeric	How often during the last 12 months your household: spent in a month exactly the money earned in the previous month

V133	P39a	P39a. When household has unspent money...We spend it on consumer goods	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with them? We spend it on consumer goods
V134	P39b	P39b. When household has unspent money...We keep it in cash	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with them? We keep it in cash
V135	P39c	P39c. When household has unspent money...We deposit or don't withdraw it	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with them? We deposit or don't withdraw it
V136	P39d	P39d. When household has unspent money...We invest it in the capital market	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with them? We invest it in the capital market
V137	P39e	P39e. When household has unspent money...We lend it to friends or relatives	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with them? We lend it to friends or relatives
V138	P39f	P39f. When household has unspent money...We invest it in our own business	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with them? We invest it in our own business
V139	P39g	P39g. When household has unspent money...We invest it in gold and jewellery	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with them? We invest it in gold and jewellery
V140	P39h	P39h. When household has unspent money...We use it to reduce old debt	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with them? We use it to reduce old debt
V141	P39i	P39i. When household has unspent money...We use it for basic needs	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with them? We use it for basic needs
V142	P39j	P39j. When household has unspent money...We spend it for children's education	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with them? We spend it for children's education
V143	P39k	P39k. When household has unspent money...We spend it on health care	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with them? We spend it on health care
V144	P39l	P39l. Is there any other way how you dispose with money from the previous month a	discrete	numeric	Is there any other way how you dispose with money from the previous month and which?
V145	P40a	P40a. When household runs out of money...We cut down expenses	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We cut down expenses
V146	P40b	P40b. When household runs out of money...We borrow money from relatives, etc	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We borrow money from relatives, etc
V147	P40c	P40c. When household runs out of money...We buy on credit from shops	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We buy on credit from shops

V148	P40d	P40d. When household runs out of money...We borrow from non-banking fin. inst.	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We borrow from non-banking fin. inst.
V149	P40e	P40e. When household runs out of money...We pawn jewellery or other goods	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We pawn jewellery or other goods
V150	P40f	P40f. When household runs out of money...We spend our savings in KM	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We spend our savings in KM
V151	P40g	P40g. When household runs out of money...We spend our savings in foreign currenc	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We spend our savings in foreign currenc
V152	P40h	P40h. When household runs out of money...We use a credit card	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We use a credit card
V153	P40i	P40i. When household runs out of money...We work extra hours or additional jobs	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We work extra hours or additional jobs
V154	P40j	P40j. Is there any other way that you get by when you run out of money in between	discrete	numeric	Is there any other way that you get by when you run out of money in between two months?
V155	P41_1	P41_1. Please tell...reason for families you know who suddenly had fin. problems	discrete	numeric	Please tell us whether there are such families among your acquaintances or friends who used to be relatively well-to-do and then suddenly encountered financial problems? If so, then what was the reason in your opinion? 1. Yes, because someone in the household has lost his job due to financial crisis 2. Yes, because of unfortunate series of events (a sudden death or loss of a job by a breadwinner, a divorce, an accident, etc.) 3. Yes, because of a wrong money management or lack of ability to plan its finances (they were buying too much, took too many credits, did not plan their future, lived for the moment, etc.) 4. Yes, they could not repay their own, or other people's, loans 5. Yes, other..... 6. I do not know such families 99. Don't know
V156	P41_2	P41_2. Please tell...reason for families you know who suddenly had fin. problems	discrete	numeric	Please tell us whether there are such families among your acquaintances or friends who used to be relatively well-to-do and then suddenly encountered financial problems? If so, then what was the reason in your opinion? 1. Yes, because someone in the household has lost his job due to financial crisis 2. Yes, because of unfortunate series of events (a sudden death or loss of a job by a breadwinner, a divorce, an accident, etc.) 3. Yes, because of a wrong money management or lack of ability to plan its finances (they were buying too much, took too many credits, did not plan their future, lived for the moment, etc.) 4. Yes, they could not repay their own, or other people's, loans 5. Yes, other..... 6. I do not know such families 99. Don't know

V157	P41_3	P41_3. Please tell...reason for families you know who suddenly had fin. problems	discrete	numeric	Please tell us whether there are such families among your acquaintances or friends who used to be relatively well-to-do and then suddenly encountered financial problems? If so, then what was the reason in your opinion? 1. Yes, because someone in the household has lost his job due to financial crisis 2. Yes, because of unfortunate series of events (a sudden death or loss of a job by a breadwinner, a divorce, an accident, etc.) 3. Yes, because of a wrong money management or lack of ability to plan its finances (they were buying too much, took too many credits, did not plan their future, lived for the moment, etc.) 4. Yes, they could not repay their own, or other people's, loans 5. Yes, other..... 6. I do not know such families 99. Don't know
V158	P41_4	P41_4. Please tell...reason for families you know who suddenly had fin. problems	discrete	numeric	Please tell us whether there are such families among your acquaintances or friends who used to be relatively well-to-do and then suddenly encountered financial problems? If so, then what was the reason in your opinion? 1. Yes, because someone in the household has lost his job due to financial crisis 2. Yes, because of unfortunate series of events (a sudden death or loss of a job by a breadwinner, a divorce, an accident, etc.) 3. Yes, because of a wrong money management or lack of ability to plan its finances (they were buying too much, took too many credits, did not plan their future, lived for the moment, etc.) 4. Yes, they could not repay their own, or other people's, loans 5. Yes, other..... 6. I do not know such families 99. Don't know
V159	P41_5	P41_5. Please tell...reason for families you know who suddenly had fin. problems	discrete	numeric	Please tell us whether there are such families among your acquaintances or friends who used to be relatively well-to-do and then suddenly encountered financial problems? If so, then what was the reason in your opinion? 1. Yes, because someone in the household has lost his job due to financial crisis 2. Yes, because of unfortunate series of events (a sudden death or loss of a job by a breadwinner, a divorce, an accident, etc.) 3. Yes, because of a wrong money management or lack of ability to plan its finances (they were buying too much, took too many credits, did not plan their future, lived for the moment, etc.) 4. Yes, they could not repay their own, or other people's, loans 5. Yes, other..... 6. I do not know such families 99. Don't know
V160	P42	P42. Did you household experience an unexpected significant reduction of your inc	discrete	numeric	Did you household experience an unexpected significant reduction of your income over the last three years?
V161	P42A_a	P42A_a. What was the reason...Loss of employment due to economic crisis	discrete	numeric	What was the reason for this reduction of your income? Loss of employment due to economic crisis

V162	P42A_b	P42A_b. What was the reason...Loss of employment because of an accident, illness,	discrete	numeric	What was the reason for this reduction of your income? Loss of employment because of an accident, illness or disability
V163	P42A_c	P42A_c. What was the reason...Considerable reduction of salary/delay of wage payme	discrete	numeric	What was the reason for this reduction of your income? Considerable reduction of salary, or delays with salary payment
V164	P42A_d	P42A_d. What was the reason...Breakup, separation or divorce	discrete	numeric	What was the reason for this reduction of your income? Breakup, separation or divorce
V165	P42A_e	P42A_e. What was the reason...Retirement of the main breadwinner	discrete	numeric	What was the reason for this reduction of your income? Retirement of the main breadwinner
V166	P42A_f	P42A_f. What was the reason...Other (STATE WHAT REASON)	discrete	numeric	What was the reason for this reduction of your income? Other (STATE WHAT REASON)
V167	P42A_f_other	P42A_f. Other...(verbatim)	discrete	numeric	What was the reason for this reduction of your income? Other (STATE WHAT REASON)
V168	P42B_a	P42B_a. How did you manage...We cut down costs	discrete	numeric	How did you manage to make the ends meet when your income suddenly dropped? We cut down COSTS
V169	P42B_b	P42B_b. How did you manage...We borrowed money from relatives, friends, etc.	discrete	numeric	How did you manage to make the ends meet when your income suddenly dropped? We borrowed money from relatives, friends and acquaintances
V170	P42B_c	P42B_c. How did you manage...We bought on credit from shops	discrete	numeric	How did you manage to make the ends meet when your income suddenly dropped? We bought on credit (informally - „pe caiet“) from shops
V171	P42B_d	P42B_d. How did you manage...We borrowed from non-banking financial institutions	discrete	numeric	How did you manage to make the ends meet when your income suddenly dropped? We borrowed from non-banking financial institutions (micro-credits)
V172	P42B_e	P42B_e. How did you manage...We pawned jewellery or other goods	discrete	numeric	How did you manage to make the ends meet when your income suddenly dropped? We pawned jewellery or other goods
V173	P42B_f	P42B_f. How did you manage...We spent our savings in KM	discrete	numeric	How did you manage to make the ends meet when your income suddenly dropped? We spent our savings in KM
V174	P42B_g	P42B_g. How did you manage...We exchanged our foreign currency savings to KM	discrete	numeric	How did you manage to make the ends meet when your income suddenly dropped? We exchanged our foreign currency savings to KM
V175	P42B_h	P42B_h. How did you manage...We used a credit card	discrete	numeric	How did you manage to make the ends meet when your income suddenly dropped? We used a credit card
V176	P42B_i	P42B_i. How did you manage...We worked extra hours or additional jobs	discrete	numeric	How did you manage to make the ends meet when your income suddenly dropped? We worked extra hours or additional jobs
V177	P42B_j	P42B_j. How did you manage....Other...	discrete	numeric	How did you manage to make the ends meet when your income suddenly dropped? Other (STATE WHAT)

V178	P42B_j_other	P42B_j. Other...(verbatim)	discrete	numeric	How did you manage to make the ends meet when your income suddenly dropped? Other (STATE WHAT)
V179	P43	P43. How often during the last 12 months your household had to borrow to pay back	discrete	numeric	How often during the last 12 months your household had to borrow to pay back your other debts?
V180	P44A	P44. Would you please say whether your household has any debts now apart from lon	discrete	numeric	Would you please say whether your household has any debts now apart from long-term loan/credits?
V181	P44B	P44B. Comparing to your total monthly household income, approximately how much mo	discrete	numeric	Comparing to your total monthly household income, approximately how much money is allocated to the repayment of debts apart from long-term loans?
V182	P45_1	P45. Let's assume that in addition to your regular income your family receives 25	discrete	numeric	Let's assume that in addition to your regular income your family receives 25,000 KM, or approximately 12,500 Euro. What would you most likely do with this money? I'll spend it on the purchase of household goods (furniture, clothes, home electronic appliances, etc.) I'll try to add money (through borrowing, e.g.) and buy a plot of land, a car, etc. I'll make long-term savings to accumulate money for more expensive things (a house, apartment, expensive car, etc.) I'll make reserves (for unexpected event, special events, for a rainy day, etc.)
V183	P45_2	P45. Let's assume that in addition to your regular income your family receives 25	discrete	numeric	Let's assume that in addition to your regular income your family receives 25,000 KM, or approximately 12,500 Euro. What would you most likely do with this money? I'll spend it on the purchase of household goods (furniture, clothes, home electronic appliances, etc.) I'll try to add money (through borrowing, e.g.) and buy a plot of land, a car, etc. I'll make long-term savings to accumulate money for more expensive things (a house, apartment, expensive car, etc.) I'll make reserves (for unexpected event, special events, for a rainy day, etc.)
V184	P45_3	P45. Let's assume that in addition to your regular income your family receives 25	discrete	numeric	Let's assume that in addition to your regular income your family receives 25,000 KM, or approximately 12,500 Euro. What would you most likely do with this money? I'll spend it on the purchase of household goods (furniture, clothes, home electronic appliances, etc.) I'll try to add money (through borrowing, e.g.) and buy a plot of land, a car, etc. I'll make long-term savings to accumulate money for more expensive things (a house, apartment, expensive car, etc.) I'll make reserves (for unexpected event, special events, for a rainy day, etc.)

V185	P46	P46. Which of the following statements best describes your situation?	discrete	numeric	Which of the following statements best describes your situation? 1. I try to save something and spend the rest of the money on the everyday needs 2. I spend money on the everyday needs and save the rest 3. I spend all the money on everyday needs and do not save anything 9. Don't know
V186	P46A	P46A. Comparing to your total monthly household income, approximately how much ar	discrete	numeric	Comparing to your total monthly household income, approximately how much are your savings?
V187	P46B_1	P46B. 1. What are the reasons to have made savings	discrete	numeric	What are the reasons to have made savings?
V188	P46B_2	P46B. 2. What are the reasons to have made savings	discrete	numeric	What are the reasons to have made savings?
V189	P46B_3	P46B. 3. What are the reasons to have made savings	discrete	numeric	What are the reasons to have made savings?
V190	P46B_4	P46B. 4. What are the reasons to have made savings	discrete	numeric	What are the reasons to have made savings?
V191	P46B_5	P46B. 5. What are the reasons to have made savings	discrete	numeric	What are the reasons to have made savings?
V192	P46B_6	P46B. 6. What are the reasons to have made savings	discrete	numeric	What are the reasons to have made savings?
V193	P47_1	P47.1.What are the reasons for not saving at all?	discrete	numeric	What are the reasons?
V194	P47_2	P47.2.What are the reasons for not saving at all?	discrete	numeric	What are the reasons?
V195	Agegroup	Age: (18-24) (35-34) (35-44) (45-54) (55-64)	discrete	numeric	
V196	Sex_01	Resp. 1. Sex	discrete	numeric	Sex
V197	Age_01	Resp. 1. Age	contin	numeric	Age
V198	Nive_01	Resp. 1. Highest level of education achieved	discrete	numeric	Highest level of education achieved
V199	Stocupan_01	Resp. 1. Main occupational status in the present	discrete	numeric	Main occupational status in the present
V200	Sex_02	Resp. 2. Sex	discrete	numeric	Sex
V201	Age_02	Resp. 2. Age	contin	numeric	Age
V202	Nive_02	Resp. 2. Highest level of education achieved	discrete	numeric	Highest level of education achieved
V203	Stocupan_02	Resp. 2. Main occupational status in the present	discrete	numeric	Main occupational status in the present
V204	Sex_03	Resp. 3. Sex	discrete	numeric	Sex
V205	Age_03	Resp. 3. Age	contin	numeric	Age
V206	Nive_03	Resp. 3. Highest level of education achieved	discrete	numeric	Highest level of education achieved
V207	Stocupan_03	Resp. 3. Main occupational status in the present	discrete	numeric	Main occupational status in the present
V208	Sex_04	Resp. 4. Sex	discrete	numeric	Sex
V209	Age_04	Resp. 4. Age	contin	numeric	Age
V210	Nive_04	Resp. 4. Highest level of education achieved	discrete	numeric	Highest level of education achieved

V211	Stocupan_04	Resp. 4. Main occupational status in the present	discrete	numeric	Main occupational status in the present
V212	Sex_05	Resp. 5. Sex	discrete	numeric	Sex
V213	Age_05	Resp. 5. Age	contin	numeric	Age
V214	Nive_05	Resp. 5. Highest level of education achieved	discrete	numeric	Highest level of education achieved
V215	Stocupan_05	Resp. 5. Main occupational status in the present	discrete	numeric	Main occupational status in the present
V216	Sex_06	Resp. 6. Sex	discrete	numeric	Sex
V217	Age_06	Resp. 6. Age	contin	numeric	Age
V218	Nive_06	Resp. 6. Highest level of education achieved	discrete	numeric	Highest level of education achieved
V219	Stocupan_06	Resp. 6. Main occupational status in the present	discrete	numeric	Main occupational status in the present
V220	Sex_07	Resp. 7. Sex	discrete	numeric	Sex
V221	Age_07	Resp. 7. Age	discrete	numeric	
V222	Nive_07	Resp. 7. Highest level of education achieved	discrete	numeric	Highest level of education achieved
V223	Stocupan_07	Resp. 7. Main occupational status in the present	discrete	numeric	Main occupational status in the present
V224	Ocp_01	Person. 1. Main occupation of household member	discrete	numeric	Main occupation
V225	Ven_01	Person. 1. Main source of income	discrete	numeric	Main source of income
V226	Ocp_02	Person. 2. Main occupation of household member	discrete	numeric	Main occupation
V227	Ven_02	Person. 2. Main source of income	discrete	numeric	Main source of income
V228	Ocp_03	Person. 3. Main occupation of household member	discrete	numeric	Main occupation
V229	Ven_03	Person. 3. Main source of income	discrete	numeric	Main source of income
V230	Ocp_04	Person. 4. Main occupation of household member	discrete	numeric	Main occupation
V231	Ven_04	Person. 4. Main source of income	discrete	numeric	Main source of income
V232	Ocp_05	Person. 5. Main occupation of household member	discrete	numeric	Main occupation
V233	Ven_05	Person. 5. Main source of income	discrete	numeric	Main source of income
V234	Ocp_06	Person. 6. Main occupation of household member	discrete	numeric	Main occupation
V235	Ven_06	Person. 6. Main source of income	discrete	numeric	Main source of income
V236	Ocp_07	Person. 7. Main occupation of household member	discrete	numeric	Main occupation
V237	Ven_07	Person. 7. Main source of income	discrete	numeric	Main source of income
V238	Veng	Last month (January, 2011), the total amount received from salaries, pensions, ch	discrete	numeric	Last month (January, 2011), the total amount received from salaries, pensions, child allowances, sales etc. by all household's members (including the respondent) was approximately...
V239	Venp	And the total amount received by the respondent in KM was approximately	discrete	numeric	And the total amount received by the respondent (CPERS=01) in KM was approximately...

V240	Sf1_01	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V241	Sf2_01	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V242	Sf3_01	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V243	Sf4_01	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V244	Sf5_01	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V245	Sf6_01	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V246	Sf1_02	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V247	Sf2_02	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V248	Sf3_02	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V249	Sf4_02	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V250	Sf5_02	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V251	Sf6_02	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V252	Sf1_03	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V253	Sf2_03	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V254	Sf3_03	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V255	Sf4_03	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V256	Sf5_03	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V257	Sf6_03	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?

V258	Sf1_04	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V259	Sf2_04	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V260	Sf3_04	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V261	Sf4_04	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V262	Sf5_04	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V263	Sf6_04	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V264	Sf1_05	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V265	Sf2_05	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V266	Sf3_05	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V267	Sf4_05	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V268	Sf5_05	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V269	Sf6_05	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V270	Sf1_06	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V271	Sf2_06	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V272	Sf3_06	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V273	Sf4_06	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V274	Sf5_06	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V275	Sf6_06	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?

V276	Sf1_07	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V277	Sf2_07	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V278	Sf3_07	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V279	Sf4_07	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V280	Sf5_07	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V281	Sf6_07	SF1 - Which of listed financial services/products do you personally use in a bank	discrete	numeric	What type of financial services do you use?
V282	Usf1a	USF1a. What type of insurances policies do you have? Life insurance	discrete	numeric	What type of insurances policies do you have? Life insurance
V283	Usf1b	USF1b. What type of insurances policies do you have? Medical insurance	discrete	numeric	What type of insurances policies do you have? Medical insurance
V284	Usf1c	USF1c. What type of insurances policies do you have? Household insurance	discrete	numeric	What type of insurances policies do you have? Household insurance
V285	Usf1d	USF1d. What type of insurances policies do you have? Car insurance-CASCO	discrete	numeric	What type of insurances policies do you have? Car insurance-CASCO
V286	Usf1e	USF1e. What type of insurances policies do you have? Land/crop insurance	discrete	numeric	What type of insurances policies do you have? Land/crop insurance
V287	Usf1f	USF1f. What type of insurances policies do you have? Other...	discrete	numeric	What type of insurances policies do you have? Other...
V288	Usf1f_other	Other... (verbatim)	discrete	numeric	What type of insurances policies do you have? Other...
V289	Usf2a	USF2. Type of the financial institution - a bank or a micro-credit organization L	discrete	numeric	Type of the financial institution - a bank or a micro-credit organization
V290	Usf3a	USF3. Loan repayment period (no of months)? LOAN 1	discrete	numeric	Loan repayment period (no of months)?
V291	Usf4a	USF4. Is it a consumer or mortgage loan 1	discrete	numeric	Is it a consumer or mortgage loan
V292	Usf5a	USF5. Is it a domestic or foreign currency loan 1	discrete	numeric	Is it a domestic or foreign currency loan
V293	Usf6a	USF6. Is the interest rate fixed or variable? loan 1	discrete	numeric	Is the interest rate fixed or variable?
V294	Usf7a	USF7. Are you currently behind with repayment of your installments? loan 1	discrete	numeric	Are you currently behind with repayment of your installments?
V295	Usf8a	USF8. Do you face difficulties with repayment of your loan instalments? Loan 1	discrete	numeric	Do you face difficulties with repayment of your loan instalments?

V296	Usf2b	USF2. Type of the financial institution – a bank or a micro-credit organization L	discrete	numeric	Type of the financial institution - a bank or a micro-credit organization
V297	Usf3b	USF3. Loan repayment period (no of months)? LOAN 2	discrete	numeric	Loan repayment period (no of months)?
V298	Usf4b	USF4. Is it a consumer or mortgage loan 2	discrete	numeric	Is it a consumer or mortgage loan ?
V299	Usf5b	USF5. Is it a domestic or foreign currency loan 2	discrete	numeric	Is it a domestic or foreign currency loan ?
V300	Usf6b	USF6. Is the interest rate fixed or variable? loan 2	discrete	numeric	Is the interest rate fixed or variable?
V301	Usf7b	USF7. Are you currently behind with repayment of your installments? loan 2	discrete	numeric	Are you currently behind with repayment of your installments?
V302	Usf8b	USF8. Do you face difficulties with repayment of your loan instalments? Loan 2	discrete	numeric	Do you face difficulties with repayment of your loan instalments?
V303	Usf2c	USF2. Type of the financial institution – a bank or a micro-credit organization L	discrete	numeric	Type of the financial institution - a bank or a micro-credit organization
V304	Usf3c	USF3. Loan repayment period (no of months)? LOAN 3	discrete	numeric	Loan repayment period (no of months)?
V305	Usf4c	USF4. Is it a consumer or mortgage loan 3	discrete	numeric	Is it a consumer or mortgage loan ?
V306	Usf5c	USF5. Is it a domestic or foreign currency loan 3	discrete	numeric	Is it a domestic or foreign currency loan ?
V307	Usf6c	USF6. Is the interest rate fixed or variable? loan 3	discrete	numeric	Is the interest rate fixed or variable?
V308	Usf7c	USF7. Are you currently behind with repayment of your installments? loan 3	discrete	numeric	Are you currently behind with repayment of your installments?
V309	Usf8c	USF8. Do you face difficulties with repayment of your loan instalments? Loan 3	discrete	numeric	Do you face difficulties with repayment of your loan instalments?
V310	Usf8_all	USF8. Did you happen to buy a financial service during the last five years with w	discrete	numeric	Did you happen to buy a financial service during the last five years with which you were not satisfied later as the service did not meet your needs?
V311	Usf8a_01	USF8A. What kind of service was it?	discrete	numeric	What kind of service was it?
V312	Usf8a_02	USF8A. What kind of service was it?	discrete	numeric	What kind of service was it?
V313	Usf8a_03	USF8A. What kind of service was it?	discrete	numeric	What kind of service was it?
V314	Usf8a_04	USF8A. What kind of service was it?	discrete	numeric	What kind of service was it?
V315	Usf8a_05	USF8A. What kind of service was it?	discrete	numeric	What kind of service was it?
V316	Usf8a_06	USF8A. What kind of service was it?	discrete	numeric	What kind of service was it?
V317	Usf8a_07	USF8A. What kind of service was it?	discrete	numeric	What kind of service was it?
V318	Usf8a_08	USF8A. What kind of service was it?	discrete	numeric	What kind of service was it?
V319	Usf8a_09	USF8A. What kind of service was it?	discrete	numeric	What kind of service was it?
V320	Usf8a_10	USF8A. What kind of service was it?	discrete	numeric	What kind of service was it?
V321	Usf8a_11	USF8A. What kind of service was it?	discrete	numeric	What kind of service was it?
V322	Usf8a_12	USF8A. What kind of service was it?	discrete	numeric	What kind of service was it?

V323	Usf8b_1	USF8B. What did you do after you discovered the problem?	discrete	numeric	What did you do after you discovered the problem?
V324	Usf8b_2	USF8B. What did you do after you discovered the problem?	discrete	numeric	What did you do after you discovered the problem?
V325	Usf8b_3	USF8B. What did you do after you discovered the problem?	discrete	numeric	What did you do after you discovered the problem?
V326	Usf8b_4	USF8B. What did you do after you discovered the problem?	discrete	numeric	What did you do after you discovered the problem?
V327	Usf8b_5	USF8B. What did you do after you discovered the problem?	discrete	numeric	What did you do after you discovered the problem?
V328	Usf8b_6	USF8B. What did you do after you discovered the problem?	discrete	numeric	What did you do after you discovered the problem?
V329	Vensub	VENSUB. Which of the descriptions comes closest to your households income nowadays	discrete	numeric	Which of the descriptions comes closest to your household's income nowadays?
V330	Util_a	UTILa. Car	discrete	numeric	Does your household have...? Car
V331	Util_b	UTILb. Landline telephone	discrete	numeric	Does your household have...? Landline telephone
V332	Util_c	UTILc. Computer (PC)	discrete	numeric	Does your household have...? Computer (PC)
V333	Util_d	UTILd. Access to Internet	discrete	numeric	Does your household have...? Access to Internet
V334	Loc1	LOC1. The dwelling is ...	discrete	numeric	The dwelling is ... 1. in a central area of the village/town/city 2. in a peripheral area of the village/town/city 3. in other area of the village/town/city
V335	Loc2	LOC2. The dwelling is ...	discrete	numeric	The dwelling is ... 1. in a good area 2. in a poor area 3. in a bad-famed area 4. in a rather good area
V336	D1a	D1.a. Did you travel abroad?	discrete	numeric	After 2000 Did you travel abroad?
V337	D1b	D1.b. Did you work abroad?	discrete	numeric	After 2000 Did you work abroad?
V338	D1c	D1.c. Did anyone else from your household work abroad?	discrete	numeric	After 2000 Did anyone else from your household work abroad?
V339	D2	D2. After graduating did you take any other courses for specialization / requalif	discrete	numeric	After graduating did you take any other courses for specialization / requalification?
V340	Nat	NAT. What is your ethnicity?	discrete	numeric	What is your ethnicity?
V341	Int_endtime	Interview end time	discrete	character	Interview end time

Household ID (HH_ID)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Continuous	Valid cases: 1036
Format: numeric	Invalid: 0
Width: 4	Minimum: 1
Decimals: 0	Maximum: 1036
Range: 1-1036	Mean: 518.5
	Standard deviation: 299.2

RIM_W. RIM Weights (RIM_W)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Continuous	Valid cases: 1036
Format: numeric	Invalid: 0
Width: 4	Minimum: 0.3
Decimals: 2	Maximum: 3.1
Range: 0.311846077957382-3.11846077957382	Mean: 1
	Standard deviation: 0.8

Exact time of the survey start: hour, minute (P_1)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete	Valid cases: 1036
Format: character	Invalid: 0
Width: 8	

Literal question

EXACT TIME OF THE SURVEY START: HOUR, MINUTE

Ordinal number of the survey (P_2)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete	Valid cases: 1036
Format: numeric	Invalid: 0
Width: 2	
Decimals: 0	
Range: 1-10	

Literal question

ORDINAL NUMBER OF THE SURVEY

Date of the survey (P_3)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete	Valid cases: 1036
Format: character	Invalid: 0
Width: 8	

Literal question

DATE OF SURVEY

Interviewer's ID (P_4)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Continuous	Valid cases: 1036
Format: numeric	Invalid: 0
Width: 3	Minimum: 1
Decimals: 0	Maximum: 505
Range: 1-505	Mean: 32.5
	Standard deviation: 24.2

Literal question

INTERVIEWER'S NAME AND SURNAME

Coordinators's ID (P_5)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete	Valid cases: 1036
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

COORDINATOR'S NAME AND SURNAME

Neighbourhood (P_6)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete	Valid cases: 1036
Format: character	Invalid: 0
Width: 28	

Literal question

NEIGHBOURHOOD

Starting point code (P_7)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete	Valid cases: 1036
Format: character	Invalid: 0
Width: 27	

Literal question

STARTING POINT ADDRESS

starting point code (P_7a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Continuous	Valid cases: 1036
Format: numeric	Invalid: 0
Width: 3	Minimum: 1
Decimals: 0	Maximum: 104
Range: 1-104	Mean: 52.5
	Standard deviation: 30

Literal question

STARTING POINT CODE

Type of settlement (P_8)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete	Valid cases: 1036
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

TYPE OF SETTLEMENT

Settlement size (P_9)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete	Valid cases: 1036
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-4	

Literal question

SETTLEMENT SIZE

Region (P_10)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete	Valid cases: 1036
Format: numeric	Invalid: 0
Width: 2	
Decimals: 0	
Range: 1-13	

Literal question

REGION

Entity (Entity)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 1036
 Invalid: 0

O1. Note down the number of people that you contacted from the last conducted int (O1)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 0-10

Valid cases: 1036
 Invalid: 0

Literal question

Note down the number of people that you contacted from the last conducted interview until this one and who have refused to take part in the survey?

O2_1x1. Too busy, has no time, has other obligations (No. of people) (O2_1x1)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 0-5

Valid cases: 338
 Invalid: 698

Literal question

Reasons of refusal (No. of persons): Too busy, has no time, has other obligations

O2_1x2. Poor health condition (No. of people) (O2_1x2)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 0-4

Valid cases: 338
 Invalid: 698

Literal question

Reasons of refusal (No. of persons): Poor health condition

O2_1x3. Not competent, doesn't know, doesn't want to talk (No. of people) (O2_1x3)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Continuous
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 0-98

Valid cases: 338
 Invalid: 698
 Minimum: 0
 Maximum: 98
 Mean: 0.6
 Standard deviation: 5.3

Literal question

Reasons of refusal (No. of persons): Not competent, does not know anything, does not want to talk about the topic

O2_1x4. Expresses fear, doesn't want to intrude on his privacy (No. of people) (O2_1x4)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 0-3

Valid cases: 338
 Invalid: 698

Literal question

Reasons of refusal (No. of persons): Expresses fear, does not want to intrude on his privacy

O2_1x5. Has already been surveyed, does not trust surveys...etc (No. of people) (O2_1x5)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Continuous
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 0-98

Valid cases: 338
 Invalid: 698
 Minimum: 0
 Maximum: 98
 Mean: 0.3
 Standard deviation: 5.3

Literal question

Reasons of refusal (No. of persons): Has already been surveyed, does not trust surveys...etc

O2_1x6. Other (No. of people) (O2_1x6)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Continuous
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 0-98

Valid cases: 338
 Invalid: 698
 Minimum: 0
 Maximum: 98
 Mean: 0.3
 Standard deviation: 5.3

Literal question

Reasons of refusal (No. of persons): Other

O2x2. Gender of the person who has refused: Male (No. of people) (O2_2x1)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-4

Valid cases: 338
Invalid: 698

Literal question

Gender of the person who has refused (No. of persons): male

O2x2. Gender of the person who has refused: Female (No. of people) (O2_2x2)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-7

Valid cases: 338
Invalid: 698

Literal question

Gender of the person who has refused (No. of persons): female

O2x3. Age of the person who has refused: Up to 30 years (No. of people) (O2_3x1)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-4

Valid cases: 338
Invalid: 698

Literal question

Age of the person who has refused (No. of persons): Up to 30 years

O2x3. Age of the person who has refused: 31 - 50 years (No. of people) (O2_3x2)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-4

Valid cases: 338
Invalid: 698

Literal question

Age of the person who has refused (No. of persons): 31 - 50 years

O2x3. Age of the person who has refused: 50 years or more (No. of people) (O2_3x3)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-4

Valid cases: 338
Invalid: 698

Literal question

Age of the person who has refused (No. of persons): 51 y. or more

O3. In between the last interview and this one, how many addresses have you been (O3)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 0-13

Valid cases: 1036
Invalid: 0

Literal question

In between the last interview and this one, how many addresses have you been to AT LEAST two or more times but you have never found anybody at home and have decided to give up on attempting to contact them ?

P1. In general, how satisfied are you with your life nowadays? (P1)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

In general, how satisfied are you with your life nowadays?

P2. How do you think your life is going to be over the next 12 months? (P2)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

How do you think your life is going to be over the next 12 months?

P3a. How often do you...Read the newspapers sold in the whole entity/state (P3a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-4

Valid cases: 1036
Invalid: 0

Literal question

How often do you... (for print media): Read the newspapers sold on the territory of the whole entity or the state?

P3b. How often do you...Read the local/regional or cantonal newspapers (P3b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-4

Valid cases: 1036
Invalid: 0

Literal question

How often do you... (for print media): Read the local/regional or cantonal newspapers?

P3c. How often do you...Listen to radio stations broadcasted on whole entity/sta (P3c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-4

Valid cases: 1036
Invalid: 0

Literal question

How often do you... (for electronic media): Listen to radio stations broadcasted on the territory of the whole entity or the state?

P3d. How often do you...Listen to local or regional/cantonal radio stations (P3d)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-4

Valid cases: 1036
Invalid: 0

Literal question

How often do you... (for electronic media): Listen to local or regional/cantonal radio stations?

P3e. How often do you...Watch entity TV programs or the state public service (P3e)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-4

Valid cases: 1036
Invalid: 0

Literal question

How often do you... (for electronic media): Watch the entity TV programs or the state public service?

P3f. Watch the local/regional or cantonal TV programs (P3f)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-4

Valid cases: 1036
Invalid: 0

Literal question

How often do you... (for electronic media): Watch the local/regional or cantonal TV programs

P4a. Can you use a computer? (P4a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 1036
Invalid: 0

Literal question

Can you use a computer?

P4b. How often do you use the Internet including e-mail (electronic mail) (P4b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-4

Valid cases: 598
Invalid: 438

Literal question

How often do you use the Internet including e-mail (electronic mail)?

P4c. How often do you read news at Internet portals (P4c)

File: World_Bank_BiH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-4

Valid cases: 598
Invalid: 438

Literal question

How often do you read news at Internet portals ?

P5a. How much do you trust...Central Bank of BiH (P5a)

File: World_Bank_BiH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions
Central Bank of BiH

P5b. How much do you trust...BiH commercial banks (P5b)

File: World_Bank_BiH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions
BiH commercial banks

P5c. How much do you trust...Insurance companies (P5c)

File: World_Bank_BiH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions
Insurance companies

P5d. How much do you trust...Brokerage Houses (P5d)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions
 Brokerage houses

P5e. How much do you trust...Microcredit organizations (P5e)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions
 Microcredit organizations

P5f. How much do you trust...Leasing companies (P5f)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions
 Leasing companies

P5g. How much do you trust...Deposit Insurance Agency (P5g)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions
 Deposit Insurance Agency

P5h. How much do you trust...Banking Agency of FBiH/RS (P5h)

File: World_Bank_BiH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions
 Banking Agency of FBiH/RS

P5i. How much do you trust...Securities Commission of FBiH/RS (P5i)

File: World_Bank_BiH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions
 Securities Commission of FBiH/RS

P5j. How much do you trust...The Consumer Protection Ombudsman Institution in BiH (P5j)

File: World_Bank_BiH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions
 The Consumer Protection Ombudsman Institution in BiH

P5k. How much do you trust...Convertible Mark, the national currency (P5k)

File: World_Bank_BiH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions
 Convertible Mark, the national currency

P5I. How much do you trust...Fund management companies (P5I)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

How much do you trust the following institutions? Please let me know if you are not familiar with any of these institutions
Fund management companies

P6a. Assess the quality of financial services offered by...Commercial banks (P6a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

Generally, how would you assess the quality of financial services offered by the following institutions in BiH - Commercial banks

P6b. Assess the quality of financial services offered by...Insurance companies (P6b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

Generally, how would you assess the quality of financial services offered by the following institutions in BiH - Insurance companies

P6c. Assess the quality of financial services offered by...Microcredit organizatio (P6c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

Generally, how would you assess the quality of financial services offered by the following institutions in BiH - Microcredit organizations

P6d. Assess the quality of financial services offered by...Brokerage Houses (P6d)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

Generally, how would you assess the quality of financial services offered by the following institutions in BiH - Brokerage houses

P7a. In a conflict with a fin. org....How sure are you in a quick resolution (P7a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

If a conflict with a financial organization (bank, insurance company or the like) arises regarding the provision of financial services to you, how sure are you in the quick and just resolution of the dispute? How sure are you in a quick resolution

P7b. In a conflict with a fin. org....How sure are you in a just resolution (P7b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

If a conflict with a financial organization (bank, insurance company or the like) arises regarding the provision of financial services to you, how sure are you in the quick and just resolution of the dispute? How sure are you in a just dispute resolution

P8. What deserves primary attention when one chooses the bank to take a loan fro (P8)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

What do you think deserves primary attention when one chooses the bank to take a loan from?

Post question

One answer only

P9. If you considered taking a loan from a bank, what would you prefer? (P9)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

If you considered taking a loan from a bank, what would you prefer?

Post question

Do not read answer 3

P10. When taking a loan from a bank, what would you give more importance to...? (P10)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

When taking a loan from a bank, what would you give more importance to...?

Post question

Do not read answer 4

P11. When do you think buying on credit is justified? (P11_1)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-14

Valid cases: 1036
 Invalid: 0

Literal question

When do you think buying on credit is justified?

Post question

Here the credit refers to the use of a credit card, the use of a consumer credit or buying on credit (informally - „pe caiet“) from a shop. Multiple answers possible.Read out.

P11. When do you think buying on credit is justified? (P11_2)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-14

Valid cases: 185
Invalid: 851

Literal question

When do you think buying on credit is justified?

Post question

Here the credit refers to the use of a credit card, the use of a consumer credit or buying on credit (informally - „pe caiet“) from a shop. Multiple answers possible.Read out.

P11. When do you think buying on credit is justified? (P11_3)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-14

Valid cases: 26
Invalid: 1010

Literal question

When do you think buying on credit is justified?

Post question

Here the credit refers to the use of a credit card, the use of a consumer credit or buying on credit (informally - „pe caiet“) from a shop. Multiple answers possible.Read out.

P11. When do you think buying on credit is justified? (P11_4)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-14

Valid cases: 2
Invalid: 1034

Literal question

When do you think buying on credit is justified?

Post question

Here the credit refers to the use of a credit card, the use of a consumer credit or buying on credit (informally - „pe caiet“) from a shop. Multiple answers possible.Read out.

P12a. Do you follow...Changes in the property market (P12a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 1036
 Invalid: 0

Literal question

Do you follow any of the following trends personally?
 Changes in the property market

P13a. What is the main source of information: (P13a) File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 176
 Invalid: 860

Pre question

If the answer is Yes in P12

Literal question

What is the main source of information?
 Changes in the property market

Post question

ONE ANSWER ONLY

P12b. Do you follow...Changes in market indices (P12b) File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 1036
 Invalid: 0

Literal question

Do you follow any of the following trends personally?
 Changes in market indices

P13b. What is the main source of information: (P13b) File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 96
 Invalid: 940

Pre question

If the answer is Yes in P12

Literal question

What is the main source of information?
 Changes in market indices

Post question

ONE ANSWER ONLY

P12c. Do you follow...Changes of deposit interest rates (P12c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 1036
 Invalid: 0

Literal question

Do you follow any of the following trends personally? Changes of deposit interest rates

P13c. What is the main source of information: (P13c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 183
 Invalid: 853

Pre question

If the answer is Yes in P12

Literal question

What is the main source of information? Changes of deposit interest rates

Post question

ONE ANSWER ONLY

P12d. Do you follow...Changes of loan interest rates (P12d)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 1036
 Invalid: 0

Literal question

Do you follow any of the following trends personally? Changes of loan interest rates

P13d. What is the main source of information: (P13d)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 369
 Invalid: 667

Pre question

If the answer is Yes in P12

Literal question

What is the main source of information? Changes of loan interest rates

Post question

ONE ANSWER ONLY

P12e. Do you follow...Changes in the inflation rate (P12e)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 1036
Invalid: 0

Literal question

Do you follow any of the following trends personally? Changes in the inflation rate

P13e. What is the main source of information: (P13e)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-6

Valid cases: 254
Invalid: 782

Pre question

If the answer is Yes in P12

Literal question

What is the main source of information? Changes in the inflation rate

Post question

ONE ANSWER ONLY

P12f. Do you follow...Changes in pensions, benefits and tax exemptions (P12f)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 1036
Invalid: 0

Literal question

Do you follow any of the following trends personally? Changes in pensions, benefits and tax exemptions

P13f. What is the main source of information: (P13f)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 484
 Invalid: 552

Pre question

If the answer is Yes in P12

Literal question

What is the main source of information? Changes in pensions, benefits and tax exemptions

Post question

ONE ANSWER ONLY

P12g. Do you follow...Price fluctuations for oil, gold, metals, etc.
 (P12g)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 1036
 Invalid: 0

Literal question

Do you follow any of the following trends personally? Price fluctuations for oil, gold, metals, etc.

P13g. What is the main source of information: (P13g)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 445
 Invalid: 591

Pre question

If the answer is Yes in P12

Literal question

What is the main source of information? Price fluctuations for oil, gold, metals, etc.

Post question

ONE ANSWER ONLY

P14. Are you aware of the activities of the Consumer Protection
 Ombudsman Institu (P14)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

Are you aware of the activities of the Consumer Protection Ombudsman Institution concerning the services offered by banks?

P15a. How often did you...Bank officers or bankers (P15a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-5

Valid cases: 1036
Invalid: 0

Literal question

In the last 12 months, did you have personal contacts or contacts by phone - and how often - with...? Bank officers or bankers

P15b. How often did you...Representatives of insurance companies (P15b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-5

Valid cases: 1036
Invalid: 0

Literal question

In the last 12 months, did you have personal contacts or contacts by phone - and how often - with...? Representatives of insurance companies

P15c. How often did you...Representatives of the brokerage houses (P15c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-5

Valid cases: 1036
Invalid: 0

Literal question

In the last 12 months, did you have personal contacts or contacts by phone - and how often - with...? Representatives of the brokerage houses

P15d. How often did you...Independent financial advisers or brokers (P15d)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 0-5

Valid cases: 1036
 Invalid: 0

Literal question

In the last 12 months, did you have personal contacts or contacts by phone - and how often - with...? Independent financial advisers or brokers

P15e. How often did you...Representatives of microcredit organizations (P15e)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 0-5

Valid cases: 1036
 Invalid: 0

Literal question

In the last 12 months, did you have personal contacts or contacts by phone - and how often - with...? .Representatives of microcredit organizations

P16. When you meet your relatives, colleagues, friends, how often do you talk abo (P16)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 0-4

Valid cases: 1036
 Invalid: 0

Literal question

When you meet your relatives, colleagues, friends, how often do you talk about financial institutions and services?

P17_1. Which of the following...most suitable to deliver financial literacy (P17_1)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-99

Valid cases: 1036
 Invalid: 0

Literal question

Which of the following organizations do you see as the most suitable to deliver financial literacy program in BiH? C

Post question

hoose up to 3 answers

P17_2. Which of the following...most suitable to deliver financial literacy (P17_2)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-99

Valid cases: 813
Invalid: 223

Literal question

Which of the following organizations do you see as the most suitable to deliver financial literacy program in BiH? C

Post question

choose up to 3 answers

P17_3. Which of the following...most suitable to deliver financial literacy (P17_3)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-99

Valid cases: 572
Invalid: 464

Literal question

Which of the following organizations do you see as the most suitable to deliver financial literacy program in BiH? C

Post question

choose up to 3 answers

P18a. Which of the following...How to establish financial targets (P18a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...?

How to establish one's own financial targets and formulate a personal current financial plan

P18b. Which of the following...What to do not to overindebted (P18b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...?
 What to do not to overindebted

P18c. Which of the following...How to plan purchases of durables
 (P18c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...?
 How to plan purchases of durables (car, apartment, dacha) and evaluate one's abilities to implement them

P18d. Which of the following...How does the pension scheme work
 (P18d)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...?
 How does the pension scheme work and what methods are available to secure one's old age income

P18e. Which of the following...Banking services (P18e)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...?
 Banking services - current accounts, saving deposits and credit cards

P18f. Which of the following...Consumer credits (P18f)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...?

Consumer credits to purchase goods and services

P18g. Which of the following...Mortgage loans (P18g)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...?

Mortgage loans

P18h. Which of the following...Insurance and related products (P18h)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...?

Insurance and related products

P18i. Which of the following...Capital markets, stock and investment funds (P18i)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...?

Capital markets, stock and investment funds

P18j. Which of the following...Sources of information on financial services (P18j)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...?

Sources of information on financial services, interpretation of the information and ways to differentiate advertising from objective information

P18k. Which of the following...What parameters are used to compare bank services (P18k)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...?

What parameters are used to compare the services offered by banks and other financial companies

P18l. Which of the following...What consumer protection laws are available (P18l)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...?

What consumer protection laws are available and what one needs to do when one's consumer rights are violated

P18m. Which of the following...What information should a user pay attention to (P18m)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

Which of the following aspects of managing personal finances do you believe should be a required part of a financial training course for citizens...?

What information should a user pay attention to when signing a contract with a bank or another financial company

P19 How often do you compare the terms and conditions for provision of financial (P19)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-99

Valid cases: 1036
 Invalid: 0

Literal question

How often do you compare the terms and conditions for provision of financial services by various companies before you sign a contract for such a service? For instance, do you check loan terms, such as interest rate levels, maturity, collateral levels with different commercial banks or or life insurance terms with different insurance companies?

P20_1. What sources of information...when choosing a company to buy services fro (P20_1)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-99

Valid cases: 1036
 Invalid: 0

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from?

Post question

Multiple Responses possible

P20_2. What sources of information...when choosing a company to buy services fro (P20_2)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-99

Valid cases: 616
 Invalid: 420

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from?

Post question

Multiple Responses possible

P20_3. What sources of information...when choosing a company to buy services fro (P20_3)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-99

Valid cases: 302
Invalid: 734

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from?

Post question

Multiple Responses possible

P20_4. What sources of information...when choosing a company to buy services fro (P20_4)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-99

Valid cases: 50
Invalid: 986

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from?

Post question

Multiple Responses possible

P20_5. What sources of information...when choosing a company to buy services fro (P20_5)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-99

Valid cases: 8
Invalid: 1028

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from?

Post question

Multiple Responses possible

P20_6. What sources of information...when choosing a company to buy services fro (P20_6)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-99

Valid cases: 2
Invalid: 1034

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from?

Post question

Multiple Responses possible

P20_7. What sources of information...when choosing a company to buy services fro (P20_7)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-99

Valid cases: 1
Invalid: 1035

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from?

Post question

Multiple Responses possible

P20_8. What sources of information...when choosing a company to buy services fro (P20_8)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-99

Valid cases: 1
Invalid: 1035

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from?

Post question

Multiple Responses possible

P21. How would you assess the level of your financial literacy? (P21)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

How would you assess the level of your financial literacy?

P22. Let's assume you deposited 10,000 KM in a bank account at 8% annual interest (P22)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

Let's assume you deposited 10,000 KM in a bank account at 8% annual interest rate. How much money will you have in your account in 2 years if you do not withdraw from or add to this account any money?

Post question

READ

P23. Let's assume that you deposited 10,000 KM in a bank account at 10% annual in (P23)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

Let's assume that you deposited 10,000 KM in a bank account at 10% annual interest rate. The interest will be earned at the end of each year and will be added to the principal. How much money will you have in your account in 5 years if you do not withdraw either the principal or the interest?

P24. Imagine that you deposited money in a bank account at 8% interest rate, while (P24)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

Imagine that you deposited money in a bank account at 8% interest rate, while the annual inflation rate was 10%. Do you think the money from your account can buy more or less, or the same amount of goods and services on average now as a year ago?

P25. Let's assume that in 2012 your income is twice as now, and the consumer price (P25)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

Let's assume that in 2012 your income is twice as now, and the consumer prices also grow twofold. Do you think that in 2012 you will be able to buy more, less, or the same amount of goods and services as today?

P26. Let's assume that you saw a TV-set of the same model on sale in two different (P26)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

Let's assume that you saw a TV-set of the same model on sale in two different shops. The initial retail price of it was 1,000 KM. One shop offered a discount of 150 KM, while the other one offered a 10% discount. Which one is a better bargain - a discount of 150 KM or 10%?

P27. Let's assume that you took a bank loan of 10,000 KM to be paid back during a (P27)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

Let's assume that you took a bank loan of 10,000 KM to be paid back during a year in equal monthly payments. In the course of the year, you will pay back a total of 600 KM in interest. Give a rough estimate of the annual price of your credit.

P28. If a citizen has a deposit in a Bosnian bank and this bank goes bankrupt, do (P28)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

If a citizen has a deposit in a Bosnian bank and this bank goes bankrupt, do you know what maximum level of a deposit is entirely insured by the government?

P29. If a citizen owns shares in the investment fund, and the value of shares plu (P29)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

If a citizen owns shares in the investment fund, and the value of shares plummeted because of a large scale financial crisis, what is an approximate level of losses insured by the government?

P30_1. In which of the...should individual financial market losses be compensate (P30_1)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-99

Valid cases: 1036
 Invalid: 0

Literal question

In which of the following cases it is appropriate for the government to compensate individuals for the losses on the financial market?

Post question

Multiple responses possible

P30_2. In which of the...should individual financial market losses be compensate (P30_2)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 128
 Invalid: 908

Literal question

In which of the following cases it is appropriate for the government to compensate individuals for the losses on the financial market?

Post question

Multiple responses possible

P30_3. In which of the...should individual financial market losses be compensate (P30_3)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 44
Invalid: 992

Literal question

In which of the following cases it is appropriate for the government to compensate individuals for the losses on the financial market?

Post question

Multiple responses possible

P30_4. In which of the...should individual financial market losses be compensate (P30_4)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 21
Invalid: 1015

Literal question

In which of the following cases it is appropriate for the government to compensate individuals for the losses on the financial market?

Post question

Multiple responses possible

P31. Which of the following statements correctly describes the role of a guaranto (P31)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

Which of the following statements correctly describes the role of a guarantor?

P32. Which of the following statements correctly describes the role of a promisso (P32)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

Which of the following statements correctly describes the role of a promissory note as a loan guarantee instrument?

- 1 - A promissory note allows the bank to collect its claims by selling all debtor's assets if necessary
- 2 - A promissory note allows the bank to collect its claims only from current revenues
- 9 - Don't know (DON'T READ)

P33. Does the loan currency clause reduce more the risk of the bank or of the bor (P33)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

Does the loan currency clause reduce more the risk of the bank or of the borrower?

P34. Is a revolving credit card the same as the credit card? (P34)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

Is a revolving credit card the same as the credit card?

P35. Is the following statement true or false: 'going in red' on the current acco (P35)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

Is the following statement true or false: 'going in red' on the current account is the most favourable form of consumer credit?

P36. In your family do you usually have a financial plan, thus you know how to co (P36)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

In your family do you usually have a financial plan, thus you know how to cover current monthly expenses?

P37. Is your family used to keeping records of income and expenditures? (P37)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

Is your family used to keeping records of income and expenditures?

1. Yes, we keep records of everything, entering all revenues and all expenditures
2. Yes, we keep records of everything, but not all revenues and expenditures are entered
3. No, we don't keep records of everything, but we know in general how much money is received and spent during a month.
4. No, we don't keep records of family's resources, and we don't have even a vague idea of how much money is received and spent during a month
9. Don't know

P38a. How often...had money unspent from month to month (P38a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

How often during the last 12 months your household: had money unspent from month to month

P38b. How often...remained without money from month to month (P38b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

How often during the last 12 months your household: remained without money from month to month

P38c. How often...spent in a month exactly the money earned in the previous month (P38c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

How often during the last 12 months your household: spent in a month exactly the money earned in the previous month

Post question

If money spent = money earned always or very often (codes 5 and 4 at P38c) ? GO TO P41

If left without money always or very often (codes 5 and 4 at P38b) ? GO TO P40

If money remains unspent always or very often (codes 5 and 4 at P38a) ? GO TO P39

P39a. When household has unspent money...We spend it on consumer goods (P39a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 278
 Invalid: 758

Literal question

When your household remains with unspent money from month to month, generally what do you do with them? We spend it on consumer goods

P39b. When household has unspent money...We keep it in cash (P39b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 278
 Invalid: 758

Literal question

When your household remains with unspent money from month to month, generally what do you do with them? We keep it in cash

P39c. When household has unspent money...We deposit or don't withdraw it (P39c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 278
Invalid: 758

Literal question

When your household remains with unspent money from month to month, generally what do you do with them? We deposit or don't withdraw it

P39d. When household has unspent money...We invest it in the capital market (P39d)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 278
Invalid: 758

Literal question

When your household remains with unspent money from month to month, generally what do you do with them? We invest it in the capital market

P39e. When household has unspent money...We lend it to friends or relatives (P39e)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 278
Invalid: 758

Literal question

When your household remains with unspent money from month to month, generally what do you do with them? We lend it to friends or relatives

P39f. When household has unspent money...We invest it in our own business (P39f)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 278
Invalid: 758

Literal question

When your household remains with unspent money from month to month, generally what do you do with them? We invest it in our own business

P39g. When household has unspent money...We invest it in gold and jewellery (P39g)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 278
Invalid: 758

Literal question

When your household remains with unspent money from month to month, generally what do you do with them? We invest it in gold and jewellery

P39h. When household has unspent money...We use it to reduce old debt (P39h)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 278
Invalid: 758

Literal question

When your household remains with unspent money from month to month, generally what do you do with them? We use it to reduce old debt

P39i. When household has unspent money...We use it for basic needs (P39i)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 278
Invalid: 758

Literal question

When your household remains with unspent money from month to month, generally what do you do with them? We use it for basic needs

P39j. When household has unspent money...We spend it for children's education (P39j)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 278
 Invalid: 758

Literal question

When your household remains with unspent money from month to month, generally what do you do with them? We spend it for children's education

P39k. When household has unspent money...We spend it on health care (P39k)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 278
 Invalid: 758

Literal question

When your household remains with unspent money from month to month, generally what do you do with them? We spend it on health care

P39i. Is there any other way how you dispose with money from the previous month a (P39I)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-4

Valid cases: 278
 Invalid: 758

Literal question

Is there any other way how you dispose with money from the previous month and which?

P40a. When household runs out of money...We cut down expenses (P40a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 285
 Invalid: 751

Literal question

When your household runs out of money from month to month, generally, what do you do? We cut down expenses

P40b. When household runs out of money...We borrow money from relatives, etc (P40b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 285
Invalid: 751

Literal question

When your household runs out of money from month to month, generally, what do you do? We borrow money from relatives, etc

P40c. When household runs out of money...We buy on credit from shops (P40c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 285
Invalid: 751

Literal question

When your household runs out of money from month to month, generally, what do you do? We buy on credit from shops

P40d. When household runs out of money...We borrow from non-banking fin. inst. (P40d)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 285
Invalid: 751

Literal question

When your household runs out of money from month to month, generally, what do you do? We borrow from non-banking fin. inst.

P40e. When household runs out of money...We pawn jewellery or other goods (P40e)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 285
Invalid: 751

Literal question

When your household runs out of money from month to month, generally, what do you do? We pawn jewellery or other goods

P40f. When household runs out of money...We spend our savings in KM (P40f)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 285
Invalid: 751

Literal question

When your household runs out of money from month to month, generally, what do you do? We spend our savings in KM

P40g. When household runs out of money...We spend our savings in foreign currenc (P40g)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 285
Invalid: 751

Literal question

When your household runs out of money from month to month, generally, what do you do? We spend our savings in foreign currenc

P40h. When household runs out of money...We use a credit card (P40h)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 285
Invalid: 751

Literal question

When your household runs out of money from month to month, generally, what do you do? We use a credit card

P40i. When household runs out of money...We work extra hours or additional jobs (P40i)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 285
 Invalid: 751

Literal question

When your household runs out of money from month to month, generally, what do you do? We work extra hours or additional jobs

P40j. Is there any other way that you get by when you run out of money in between (P40j)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 285
 Invalid: 751

Literal question

Is there any other way that you get by when you run out of money in between two months?

P41_1. Please tell...reason for families you know who suddenly had fin. problems (P41_1)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-99

Valid cases: 1036
 Invalid: 0

Literal question

Please tell us whether there are such families among your acquaintances or friends who used to be relatively well-to-do and then suddenly encountered financial problems? If so, then what was the reason in your opinion?

1. Yes, because someone in the household has lost his job due to financial crisis
2. Yes, because of unfortunate series of events (a sudden death or loss of a job by a breadwinner, a divorce, an accident, etc.)
3. Yes, because of a wrong money management or lack of ability to plan its finances (they were buying too much, took too many credits, did not plan their future, lived for the moment, etc.)
4. Yes, they could not repay their own, or other people's, loans
5. Yes, other.....
6. I do not know such families 99. Don't know

Post question

Multiple responses possible

P41_2. Please tell...reason for families you know who suddenly had fin. problems (P41_2)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 138
 Invalid: 898

Literal question

Please tell us whether there are such families among your acquaintances or friends who used to be relatively well-to-do and then suddenly encountered financial problems? If so, then what was the reason in your opinion?

1. Yes, because someone in the household has lost his job due to financial crisis
2. Yes, because of unfortunate series of events (a sudden death or loss of a job by a breadwinner, a divorce, an accident, etc.)
3. Yes, because of a wrong money management or lack of ability to plan its finances (they were buying too much, took too many credits, did not plan their future, lived for the moment, etc.)
4. Yes, they could not repay their own, or other people's, loans
5. Yes, other.....
6. I do not know such families 99. Don't know

Post question

Multiple responses possible

P41_3. Please tell...reason for families you know who suddenly had fin. problems (P41_3)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 45
 Invalid: 991

Literal question

Please tell us whether there are such families among your acquaintances or friends who used to be relatively well-to-do and then suddenly encountered financial problems? If so, then what was the reason in your opinion?

1. Yes, because someone in the household has lost his job due to financial crisis
2. Yes, because of unfortunate series of events (a sudden death or loss of a job by a breadwinner, a divorce, an accident, etc.)
3. Yes, because of a wrong money management or lack of ability to plan its finances (they were buying too much, took too many credits, did not plan their future, lived for the moment, etc.)
4. Yes, they could not repay their own, or other people's, loans
5. Yes, other.....
6. I do not know such families 99. Don't know

Post question

Multiple responses possible

P41_4. Please tell...reason for families you know who suddenly had fin. problems (P41_4)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 17
 Invalid: 1019

Literal question

Please tell us whether there are such families among your acquaintances or friends who used to be relatively well-to-do and then suddenly encountered financial problems? If so, then what was the reason in your opinion?

1. Yes, because someone in the household has lost his job due to financial crisis
2. Yes, because of unfortunate series of events (a sudden death or loss of a job by a breadwinner, a divorce, an accident, etc.)
3. Yes, because of a wrong money management or lack of ability to plan its finances (they were buying too much, took too many credits, did not plan their future, lived for the moment, etc.)
4. Yes, they could not repay their own, or other people's, loans
5. Yes, other.....
6. I do not know such families 99. Don't know

Post question

Multiple responses possible

P41_5. Please tell...reason for families you know who suddenly had fin. problems (P41_5)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 0
Invalid: 1036

Literal question

Please tell us whether there are such families among your acquaintances or friends who used to be relatively well-to-do and then suddenly encountered financial problems? If so, then what was the reason in your opinion?

1. Yes, because someone in the household has lost his job due to financial crisis
2. Yes, because of unfortunate series of events (a sudden death or loss of a job by a breadwinner, a divorce, an accident, etc.)
3. Yes, because of a wrong money management or lack of ability to plan its finances (they were buying too much, took too many credits, did not plan their future, lived for the moment, etc.)
4. Yes, they could not repay their own, or other people's, loans
5. Yes, other.....
6. I do not know such families 99. Don't know

Post question

Multiple responses possible

P42. Did you household experience an unexpected significant reduction of your inc (P42)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

Did you household experience an unexpected significant reduction of your income over the last three years?

Post question

If No --> GO TO P43

P42A_a. What was the reason...Loss of employment due to economic crisis (P42A_a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 438
Invalid: 598

Pre question

If Yes (code 1 at P42)

Literal question

What was the reason for this reduction of your income? Loss of employment due to economic crisis

P42A_b. What was the reason...Loss of employment because of an accident, illness, (P42A_b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 438
Invalid: 598

Pre question

If Yes (code 1 at P42)

Literal question

What was the reason for this reduction of your income? Loss of employment because of an accident, illness or disability

P42A_c. What was the reason...Considerable reduction of salary/delay of wage payme (P42A_c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 438
Invalid: 598

Pre question

If Yes (code 1 at P42)

Literal question

What was the reason for this reduction of your income? Considerable reduction of salary, or delays with salary payment

P42A_d. What was the reason...Breakup, separation or divorce (P42A_d)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 438
 Invalid: 598

Pre question

If Yes (code 1 at P42)

Literal question

What was the reason for this reduction of your income? Breakup, separation or divorce

P42A_e. What was the reason...Retirement of the main breadwinner
 (P42A_e)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 438
 Invalid: 598

Pre question

If Yes (code 1 at P42)

Literal question

What was the reason for this reduction of your income? Retirement of the main breadwinner

P42A_f. What was the reason...Other (STATE WHAT REASON) (P42A_f)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 438
 Invalid: 598

Pre question

If Yes (code 1 at P42)

Literal question

What was the reason for this reduction of your income? Other (STATE WHAT REASON)

P42A_f. Other...(verbatim) (P42A_f_other)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-10

Valid cases: 25
 Invalid: 1011

Pre question

If Yes (code 1 at P42)

Literal question

What was the reason for this reduction of your income? Other (STATE WHAT REASON)

P42B_a. How did you manage...We cut down costs (P42B_a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 438
Invalid: 598

Literal question

How did you manage to make the ends meet when your income suddenly dropped? We cut down COSTS

P42B_b. How did you manage...We borrowed money from relatives, friends, etc. (P42B_b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 438
Invalid: 598

Literal question

How did you manage to make the ends meet when your income suddenly dropped? We borrowed money from relatives, friends and acquaintances

P42B_c. How did you manage...We bought on credit from shops (P42B_c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 438
Invalid: 598

Literal question

How did you manage to make the ends meet when your income suddenly dropped? We bought on credit (informally - „pe caiet“) from shops

P42B_d. How did you manage...We borrowed from non-banking financial institutions (P42B_d)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 438
Invalid: 598

Literal question

How did you manage to make the ends meet when your income suddenly dropped? We borrowed from non-banking financial institutions (micro-credits)

P42B_e. How did you manage...We pawned jewellery or other goods (P42B_e)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 438
Invalid: 598

Literal question

How did you manage to make the ends meet when your income suddenly dropped? We pawned jewellery or other goods

P42B_f. How did you manage...We spent our savings in KM (P42B_f)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 438
Invalid: 598

Literal question

How did you manage to make the ends meet when your income suddenly dropped? We spent our savings in KM

P42B_g. How did you manage...We exchanged our foreign currency savings to KM (P42B_g)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 438
Invalid: 598

Literal question

How did you manage to make the ends meet when your income suddenly dropped? We exchanged our foreign currency savings to KM

P42B_h. How did you manage...We used a credit card (P42B_h)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 438
Invalid: 598

Literal question

How did you manage to make the ends meet when your income suddenly dropped? We used a credit card

P42B_i. How did you manage...We worked extra hours or additional jobs (P42B_i)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 438
Invalid: 598

Literal question

How did you manage to make the ends meet when your income suddenly dropped? We worked extra hours or additional jobs

P42B_j. How did you manage....Other... (P42B_j)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 438
Invalid: 598

Literal question

How did you manage to make the ends meet when your income suddenly dropped? Other (STATE WHAT)

P42B_j. Other...(verbatim) (P42B_j_other)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-1

Valid cases: 1
Invalid: 1035

Literal question

How did you manage to make the ends meet when your income suddenly dropped? Other (STATE WHAT)

P43. How often during the last 12 months your household had to borrow to pay back (P43)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

How often during the last 12 months your household had to borrow to pay back your other debts?

P44. Would you please say whether your household has any debts now apart from lon (P44A)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

Would you please say whether your household has any debts now apart from long-term loan/credits?

Post question

Without instalments for credits/loans
If NO --> GO TO P45

P44B. Comparing to your total monthly household income, approximately how much mo (P44B)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 116
Invalid: 920

Pre question

If Yes in P44A ask:

Literal question

Comparing to your total monthly household income, approximately how much money is allocated to the repayment of debts apart from long-term loans?

Post question

Without loan instalments

P45. Let's assume that in addition to your regular income your family receives 25 (P45_1)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-99

Valid cases: 1036
Invalid: 0

Literal question

Let's assume that in addition to your regular income your family receives 25,000 KM, or approximately 12,500 Euro. What would you most likely do with this money?

I'll spend it on the purchase of household goods (furniture, clothes, home electronic appliances, etc.)

I'll try to add money (through borrowing, e.g.) and buy a plot of land, a car, etc.

I'll make long-term savings to accumulate money for more expensive things (a house, apartment, expensive car, etc.)

I'll make reserves (for unexpected event, special events, for a rainy day, etc.)

Post question

Choose maximum 3 answers

P45. Let's assume that in addition to your regular income your family receives 25 (P45_2)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-99

Valid cases: 844
Invalid: 192

Literal question

Let's assume that in addition to your regular income your family receives 25,000 KM, or approximately 12,500 Euro. What would you most likely do with this money?

I'll spend it on the purchase of household goods (furniture, clothes, home electronic appliances, etc.)

I'll try to add money (through borrowing, e.g.) and buy a plot of land, a car, etc.

I'll make long-term savings to accumulate money for more expensive things (a house, apartment, expensive car, etc.)

I'll make reserves (for unexpected event, special events, for a rainy day, etc.)

Post question

Choose maximum 3 answers

P45. Let's assume that in addition to your regular income your family receives 25 (P45_3)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-99

Valid cases: 583
Invalid: 453

Literal question

Let's assume that in addition to your regular income your family receives 25,000 KM, or approximately 12,500 Euro. What would you most likely do with this money?

I'll spend it on the purchase of household goods (furniture, clothes, home electronic appliances, etc.)

I'll try to add money (through borrowing, e.g.) and buy a plot of land, a car, etc.

I'll make long-term savings to accumulate money for more expensive things (a house, apartment, expensive car, etc.)

I'll make reserves (for unexpected event, special events, for a rainy day, etc.)

Post question

Choose maximum 3 answers

P46. Which of the following statements best describes your situation? (P46)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Literal question

Which of the following statements best describes your situation?

1. I try to save something and spend the rest of the money on the everyday needs
2. I spend money on the everyday needs and save the rest
3. I spend all the money on everyday needs and do not save anything
9. Don't know

Post question

If household saves (codes 1 and 2 at P46) ask P46A and P46B, others to P47

P46A. Comparing to your total monthly household income, approximately how much ar (P46A)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 471
Invalid: 565

Literal question

Comparing to your total monthly household income, approximately how much are your savings?

P46B. 1. What are the reasons to have made savings (P46B_1)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-99

Valid cases: 471
Invalid: 565

Literal question

What are the reasons to have made savings?

Post question

Multiple responses possible

P46B. 2. What are the reasons to have made savings (P46B_2)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-99

Valid cases: 193
Invalid: 843

Literal question

What are the reasons to have made savings?

Post question

Multiple responses possible

P46B. 3. What are the reasons to have made savings (P46B_3)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-99

Valid cases: 63
Invalid: 973

Literal question

What are the reasons to have made savings?

Post question

Multiple responses possible

P46B. 4. What are the reasons to have made savings (P46B_4)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-99

Valid cases: 9
Invalid: 1027

Literal question

What are the reasons to have made savings?

Post question

Multiple responses possible

P46B. 5. What are the reasons to have made savings (P46B_5)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-99

Valid cases: 2
Invalid: 1034

Literal question

What are the reasons to have made savings?

Post question

Multiple responses possible

P46B. 6. What are the reasons to have made savings (P46B_6)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-99

Valid cases: 0
Invalid: 1036

Literal question

What are the reasons to have made savings?

Post question

Multiple responses possible

P47.1.What are the reasons for not saving at all? (P47_1)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-99

Valid cases: 553
 Invalid: 483

Literal question

What are the reasons?

Post question

Multiple responses possible

P47.2.What are the reasons for not saving at all? (P47_2)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-99

Valid cases: 15
 Invalid: 1021

Literal question

What are the reasons?

Post question

Multiple responses possible

Age: (18-24) (35-34) (35-44) (45-54) (55-64) (Agegroup)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 1036
 Invalid: 0

Resp. 1. Sex (Sex_01)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 1036
 Invalid: 0

Literal question

Sex

Resp. 1. Age (Age_01)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Continuous	Valid cases: 1036
Format: numeric	Invalid: 0
Width: 2	Minimum: 18
Decimals: 0	Maximum: 85
Range: 18-85	Mean: 42
	Standard deviation: 15.8

Literal question

Age

Resp. 1. Highest level of education achieved (Nive_01)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete	Valid cases: 1036
Format: numeric	Invalid: 0
Width: 2	
Decimals: 0	
Range: 1-98	

Literal question

Highest level of education achieved

Resp. 1. Main occupational status in the present (Stocupan_01)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete	Valid cases: 1036
Format: numeric	Invalid: 0
Width: 2	
Decimals: 0	
Range: 1-17	

Literal question

Main occupational status in the present

Resp. 2. Sex (Sex_02)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete	Valid cases: 912
Format: numeric	Invalid: 124
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Sex

Resp. 2. Age (Age_02)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Continuous	Valid cases: 912
Format: numeric	Invalid: 124
Width: 2	Minimum: 1
Decimals: 0	Maximum: 85
Range: 1-85	Mean: 45.6
	Standard deviation: 14.4

Literal question

Age

Resp. 2. Highest level of education achieved (Nive_02)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete	Valid cases: 912
Format: numeric	Invalid: 124
Width: 2	
Decimals: 0	
Range: 1-98	

Literal question

Highest level of education achieved

Resp. 2. Main occupational status in the present (Stocupan_02)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete	Valid cases: 912
Format: numeric	Invalid: 124
Width: 2	
Decimals: 0	
Range: 1-98	

Literal question

Main occupational status in the present

Resp. 3. Sex (Sex_03)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete	Valid cases: 656
Format: numeric	Invalid: 380
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Sex

Resp. 3. Age (Age_03)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Continuous
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-86

Valid cases: 656
 Invalid: 380
 Minimum: 1
 Maximum: 86
 Mean: 31.7
 Standard deviation: 19

Literal question

Age

Resp. 3. Highest level of education achieved (Nive_03)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 3
 Decimals: 0
 Range: 1-998

Valid cases: 656
 Invalid: 380

Literal question

Highest level of education achieved

Resp. 3. Main occupational status in the present (Stocupan_03)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-98

Valid cases: 656
 Invalid: 380

Literal question

Main occupational status in the present

Resp. 4. Sex (Sex_04)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 386
 Invalid: 650

Literal question

Sex

Resp. 4. Age (Age_04)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Continuous
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-77

Valid cases: 386
 Invalid: 650
 Minimum: 1
 Maximum: 77
 Mean: 22.7
 Standard deviation: 15.6

Literal question

Age

Resp. 4. Highest level of education achieved (Nive_04)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 3
 Decimals: 0
 Range: 1-998

Valid cases: 386
 Invalid: 650

Literal question

Highest level of education achieved

Resp. 4. Main occupational status in the present (Stocupan_04)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-98

Valid cases: 386
 Invalid: 650

Literal question

Main occupational status in the present

Resp. 5. Sex (Sex_05)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 109
 Invalid: 927

Literal question

Sex

Resp. 5. Age (Age_05)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Continuous
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-85

Valid cases: 109
 Invalid: 927
 Minimum: 1
 Maximum: 85
 Mean: 20
 Standard deviation: 18.7

Literal question

Age

Resp. 5. Highest level of education achieved (Nive_05)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-98

Valid cases: 109
 Invalid: 927

Literal question

Highest level of education achieved

Resp. 5. Main occupational status in the present (Stocupan_05)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-17

Valid cases: 109
 Invalid: 927

Literal question

Main occupational status in the present

Resp. 6. Sex (Sex_06)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 42
 Invalid: 994

Literal question

Sex

Resp. 6. Age (Age_06)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Continuous
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-80

Valid cases: 42
 Invalid: 994
 Minimum: 1
 Maximum: 80
 Mean: 16.9
 Standard deviation: 22.6

Literal question

Age

Resp. 6. Highest level of education achieved (Nive_06)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-98

Valid cases: 42
 Invalid: 994

Literal question

Highest level of education achieved

Resp. 6. Main occupational status in the present (Stocupan_06)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-17

Valid cases: 42
 Invalid: 994

Literal question

Main occupational status in the present

Resp. 7. Sex (Sex_07)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 9
 Invalid: 1027

Literal question

Sex

Resp. 7. Age (Age_07)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-20

Valid cases: 9
 Invalid: 1027

Resp. 7. Highest level of education achieved (Nive_07)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-98

Valid cases: 9
 Invalid: 1027

Literal question

Highest level of education achieved

Resp. 7. Main occupational status in the present (Stocupan_07)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-17

Valid cases: 9
 Invalid: 1027

Literal question

Main occupational status in the present

Person. 1. Main occupation of household member (Ocp_01)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-12

Valid cases: 442
 Invalid: 594

Universe

To be completed only for the persons aged 15+, members of the household

Literal question

Main occupation

Post question

FOR PERSONS WITH OCCUPATION ONLY

Person. 1. Main source of income (Ven_01)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 0-17

Valid cases: 1036
 Invalid: 0

Universe

To be completed only for the persons aged 15+, members of the household

Literal question

Main source of income

Person. 2. Main occupation of household member (Ocp_02)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-12

Valid cases: 451
 Invalid: 585

Universe

To be completed only for the persons aged 15+, members of the household

Literal question

Main occupation

Post question

FOR PERSONS WITH OCCUPATION ONLY

Person. 2. Main source of income (Ven_02)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 0-17

Valid cases: 903
 Invalid: 133

Universe

To be completed only for the persons aged 15+, members of the household

Literal question

Main source of income

Person. 3. Main occupation of household member (Ocp_03)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-12

Valid cases: 174
 Invalid: 862

Universe

To be completed only for the persons aged 15+, members of the household

Literal question

Main occupation

Post question

FOR PERSONS WITH OCCUPATION ONLY

Person. 3. Main source of income (Ven_03)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 0-17

Valid cases: 521
 Invalid: 515

Universe

To be completed only for the persons aged 15+, members of the household

Literal question

Main source of income

Person. 4. Main occupation of household member (Ocp_04)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-12

Valid cases: 74
 Invalid: 962

Universe

To be completed only for the persons aged 15+, members of the household

Literal question

Main occupation

Post question

FOR PERSONS WITH OCCUPATION ONLY

Person. 4. Main source of income (Ven_04)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 0-17

Valid cases: 249
 Invalid: 787

Universe

To be completed only for the persons aged 15+, members of the household

Literal question

Main source of income

Person. 5. Main occupation of household member (Ocp_05)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-12

Valid cases: 9
 Invalid: 1027

Universe

To be completed only for the persons aged 15+, members of the household

Literal question

Main occupation

Post question

FOR PERSONS WITH OCCUPATION ONLY

Person. 5. Main source of income (Ven_05)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 0-17

Valid cases: 51
 Invalid: 985

Universe

To be completed only for the persons aged 15+, members of the household

Literal question

Main source of income

Person. 6. Main occupation of household member (Ocp_06)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-12

Valid cases: 1
 Invalid: 1035

Universe

To be completed only for the persons aged 15+, members of the household

Literal question

Main occupation

Post question

FOR PERSONS WITH OCCUPATION ONLY

Person. 6. Main source of income (Ven_06)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 0-17

Valid cases: 12
 Invalid: 1024

Universe

To be completed only for the persons aged 15+, members of the household

Literal question

Main source of income

Person. 7. Main occupation of household member (Ocp_07)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-12

Valid cases: 0
 Invalid: 1036

Universe

To be completed only for the persons aged 15+, members of the household

Literal question

Main occupation

Post question

FOR PERSONS WITH OCCUPATION ONLY

Person. 7. Main source of income (Ven_07)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 0-17

Valid cases: 1
 Invalid: 1035

Universe

To be completed only for the persons aged 15+, members of the household

Literal question

Main source of income

Last month (January, 2011), the total amount received from salaries,
 pensions, ch (Veng)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 4
 Decimals: 0
 Range: 0-6500

Valid cases: 1036
 Invalid: 0

Literal question

Last month (January, 2011), the total amount received from salaries, pensions, child allowances, sales etc. by all
 household's members (including the respondent) was approximately...

And the total amount received by the respondent in KM was
 approximately (Venp)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 4
 Decimals: 0
 Range: 0-5000

Valid cases: 1036
 Invalid: 0

Literal question

And the total amount received by the respondent (CPERS=01) in KM was approximately...

SF1 - Which of listed financial services/products do you personally use in a bank (Sf1_01)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-16

Valid cases: 737
 Invalid: 299

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf2_01)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-16

Valid cases: 416
 Invalid: 620

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf3_01)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-16

Valid cases: 205
 Invalid: 831

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf4_01)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 81
Invalid: 955

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf5_01)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 22
Invalid: 1014

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf6_01)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 3
Invalid: 1033

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf1_02)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 0
Invalid: 1036

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf2_02)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 619
Invalid: 417

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf3_02)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 332
Invalid: 704

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf4_02)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 130
Invalid: 906

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf5_02)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 40
Invalid: 996

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf6_02)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 11
Invalid: 1025

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf1_03)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 0
Invalid: 1036

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf2_03)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 259
Invalid: 777

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf3_03)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 101
Invalid: 935

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf4_03)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 32
Invalid: 1004

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf5_03)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 10
Invalid: 1026

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf6_03)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 2
Invalid: 1034

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf1_04)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 0
Invalid: 1036

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf2_04)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 122
Invalid: 914

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf3_04)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 48
Invalid: 988

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf4_04)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 14
Invalid: 1022

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf5_04)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 4
Invalid: 1032

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf6_04)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 0
Invalid: 1036

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf1_05)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 0
Invalid: 1036

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf2_05)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 20
Invalid: 1016

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf3_05)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 9
Invalid: 1027

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf4_05)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 6
Invalid: 1030

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf5_05)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 0
Invalid: 1036

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf6_05)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 0
Invalid: 1036

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf1_06)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 0
Invalid: 1036

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf2_06)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 2
Invalid: 1034

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf3_06)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 0
Invalid: 1036

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf4_06)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 0
Invalid: 1036

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf5_06)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 0
Invalid: 1036

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf6_06)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 0
Invalid: 1036

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf1_07)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 0
Invalid: 1036

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf2_07)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 0
Invalid: 1036

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf3_07)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 0
Invalid: 1036

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf4_07)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 0
Invalid: 1036

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf5_07)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 0
Invalid: 1036

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

SF1 - Which of listed financial services/products do you personally use in a bank (Sf6_07)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 0
Invalid: 1036

Universe

Section C to be completed only for the persons aged 15+, members of the household. In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.

Literal question

What type of financial services do you use?

USF1a. What type of insurances policies do you have? Life insurance (Usf1a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 316
Invalid: 720

Pre question

If the respondent has insurance policies

Literal question

What type of insurances policies do you have? Life insurance

USF1b. What type of insurances policies do you have? Medical insurance (Usf1b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 316
Invalid: 720

Pre question

If the respondent has insurance policies

Literal question

What type of insurances policies do you have? Medical insurance

USF1c. What type of insurances policies do you have? Household insurance (Usf1c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 316
Invalid: 720

Pre question

If the respondent has insurance policies

Literal question

What type of insurances policies do you have? Household insurance

USF1d. What type of insurances policies do you have? Car insurance-CASCO (Usf1d)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 316
Invalid: 720

Pre question

If the respondent has insurance policies

Literal question

What type of insurances policies do you have? Car insurance-CASCO

USF1e. What type of insurances policies do you have? Land/crop insurance (Usf1e)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 316
Invalid: 720

Pre question

If the respondent has insurance policies

Literal question

What type of insurances policies do you have? Land/crop insurance

USF1f. What type of insurances policies do you have? Other... (Usf1f)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 316
Invalid: 720

Pre question

If the respondent has insurance policies

Literal question

What type of insurances policies do you have? Other...

Other... (verbatim) (Usf1f_other)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0

Valid cases: 0
Invalid: 1036

Pre question

If the respondent has insurance policies

Literal question

What type of insurances policies do you have? Other...

USF2. Type of the financial institution – a bank or a micro-credit organization L (Usf2a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-8

Valid cases: 194
Invalid: 842

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Type of the financial institution - a bank or a micro-credit organization

USF3. Loan repayment period (no of months)? LOAN 1 (Usf3a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 3
Decimals: 0
Range: 1-998

Valid cases: 194
Invalid: 842

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Loan repayment period (no of months)?

USF4. Is it a consumer or mortgage loan 1 (Usf4a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-8

Valid cases: 194
Invalid: 842

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Is it a consumer or mortgage loan

USF5. Is it a domestic or foreign currency loan 1 (Usf5a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-8

Valid cases: 194
 Invalid: 842

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Is it a domestic or foreign currency loan

USF6. Is the interest rate fixed or variable? loan 1 (Usf6a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-8

Valid cases: 194
 Invalid: 842

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Is the interest rate fixed or variable?

USF7. Are you currently behind with repayment of your installments? loan 1 (Usf7a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-8

Valid cases: 194
 Invalid: 842

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Are you currently behind with repayment of your installments?

USF8. Do you face difficulties with repayment of your loan instalments? Loan 1 (Usf8a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-8

Valid cases: 194
 Invalid: 842

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Do you face difficulties with repayment of your loan instalments?

USF2. Type of the financial institution – a bank or a micro-credit organization L (Usf2b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-8

Valid cases: 194
Invalid: 842

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Type of the financial institution - a bank or a micro-credit organization

USF3. Loan repayment period (no of months)? LOAN 2 (Usf3b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 3
Decimals: 0
Range: 2-998

Valid cases: 18
Invalid: 1018

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Loan repayment period (no of months)?

USF4. Is it a consumer or mortgage loan 2 (Usf4b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-8

Valid cases: 18
Invalid: 1018

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Is it a consumer or mortgage loan ?

USF5. Is it a domestic or foreign currency loan 2 (Usf5b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-8

Valid cases: 18
 Invalid: 1018

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Is it a domestic or foreign currency loan ?

USF6. Is the interest rate fixed or variable? loan 2 (Usf6b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-8

Valid cases: 18
 Invalid: 1018

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Is the interest rate fixed or variable?

USF7. Are you currently behind with repayment of your installments? loan 2 (Usf7b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-8

Valid cases: 18
 Invalid: 1018

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Are you currently behind with repayment of your installments?

USF8. Do you face difficulties with repayment of your loan instalments? Loan 2 (Usf8b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-8

Valid cases: 18
 Invalid: 1018

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Do you face difficulties with repayment of your loan instalments?

USF2. Type of the financial institution – a bank or a micro-credit organization L (Usf2c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete	Valid cases: 18
Format: numeric	Invalid: 1018
Width: 1	
Decimals: 0	
Range: 1-8	

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Type of the financial institution - a bank or a micro-credit organization

USF3. Loan repayment period (no of months)? LOAN 3 (Usf3c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete	Valid cases: 1
Format: numeric	Invalid: 1035
Width: 3	
Decimals: 0	
Range: 24-998	

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Loan repayment period (no of months)?

USF4. Is it a consumer or mortgage loan 3 (Usf4c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete	Valid cases: 1
Format: numeric	Invalid: 1035
Width: 1	
Decimals: 0	
Range: 1-8	

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Is it a consumer or mortgage loan ?

USF5. Is it a domestic or foreign currency loan 3 (Usf5c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-8

Valid cases: 1
 Invalid: 1035

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Is it a domestic or foreign currency loan ?

USF6. Is the interest rate fixed or variable? loan 3 (Usf6c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-8

Valid cases: 1
 Invalid: 1035

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Is the interest rate fixed or variable?

USF7. Are you currently behind with repayment of your installments? loan 3 (Usf7c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-8

Valid cases: 1
 Invalid: 1035

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Are you currently behind with repayment of your installments?

USF8. Do you face difficulties with repayment of your loan instalments? Loan 3 (Usf8c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-8

Valid cases: 1
 Invalid: 1035

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Do you face difficulties with repayment of your loan instalments?

USF8. Did you happen to buy a financial service during the last five years with w (Usf8_all)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Valid cases: 1036
Invalid: 0

Pre question

If the respondent has loans (SEE TABLE BEFORE QUESTIONS SF1 TO SF6 FOR THE RESPONDENT, CODES 1, 2, 10, 12)

Literal question

Did you happen to buy a financial service during the last five years with which you were not satisfied later as the service did not meet your needs?

USF8A. What kind of service was it? (Usf8a_01)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-12

Valid cases: 43
Invalid: 993

Pre question

If Yes (code 1 at USF8)

Literal question

What kind of service was it?

Post question

Multiple responses possible

USF8A. What kind of service was it? (Usf8a_02)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-12

Valid cases: 1
Invalid: 1035

Pre question

If Yes (code 1 at USF8)

Literal question

What kind of service was it?

Post question

Multiple responses possible

USF8A. What kind of service was it? (Usf8a_03)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-12

Valid cases: 0
 Invalid: 1036

Pre question

If Yes (code 1 at USF8)

Literal question

What kind of service was it?

Post question

Multiple responses possible

USF8A. What kind of service was it? (Usf8a_04)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-12

Valid cases: 0
 Invalid: 1036

Pre question

If Yes (code 1 at USF8)

Literal question

What kind of service was it?

Post question

Multiple responses possible

USF8A. What kind of service was it? (Usf8a_05)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-12

Valid cases: 0
 Invalid: 1036

Pre question

If Yes (code 1 at USF8)

Literal question

What kind of service was it?

Post question

Multiple responses possible

USF8A. What kind of service was it? (Usf8a_06)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-12

Valid cases: 0
 Invalid: 1036

Pre question

If Yes (code 1 at USF8)

Literal question

What kind of service was it?

Post question

Multiple responses possible

USF8A. What kind of service was it? (Usf8a_07)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-12

Valid cases: 0
 Invalid: 1036

Pre question

If Yes (code 1 at USF8)

Literal question

What kind of service was it?

Post question

Multiple responses possible

USF8A. What kind of service was it? (Usf8a_08)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-12

Valid cases: 0
 Invalid: 1036

Pre question

If Yes (code 1 at USF8)

Literal question

What kind of service was it?

Post question

Multiple responses possible

USF8A. What kind of service was it? (Usf8a_09)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-12

Valid cases: 0
 Invalid: 1036

Pre question

If Yes (code 1 at USF8)

Literal question

What kind of service was it?

Post question

Multiple responses possible

USF8A. What kind of service was it? (Usf8a_10)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete

Format: numeric

Width: 2

Decimals: 0

Range: 1-12

Valid cases: 0

Invalid: 1036

Pre question

If Yes (code 1 at USF8)

Literal question

What kind of service was it?

Post question

Multiple responses possible

USF8A. What kind of service was it? (Usf8a_11)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete

Format: numeric

Width: 2

Decimals: 0

Range: 1-12

Valid cases: 0

Invalid: 1036

Pre question

If Yes (code 1 at USF8)

Literal question

What kind of service was it?

Post question

Multiple responses possible

USF8A. What kind of service was it? (Usf8a_12)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete

Format: numeric

Width: 2

Decimals: 0

Range: 1-12

Valid cases: 0

Invalid: 1036

Pre question

If Yes (code 1 at USF8)

Literal question

What kind of service was it?

Post question

Multiple responses possible

USF8B. What did you do after you discovered the problem? (Usf8b_1)
 File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-99

Valid cases: 43
 Invalid: 993

Literal question

What did you do after you discovered the problem?

Post question

Multiple responses possible

USF8B. What did you do after you discovered the problem? (Usf8b_2)
 File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-99

Valid cases: 0
 Invalid: 1036

Literal question

What did you do after you discovered the problem?

Post question

Multiple responses possible

USF8B. What did you do after you discovered the problem? (Usf8b_3)
 File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-99

Valid cases: 0
 Invalid: 1036

Literal question

What did you do after you discovered the problem?

Post question

Multiple responses possible

USF8B. What did you do after you discovered the problem? (Usf8b_4)
 File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-99

Valid cases: 0
 Invalid: 1036

Literal question

What did you do after you discovered the problem?

Post question

Multiple responses possible

USF8B. What did you do after you discovered the problem? (Usf8b_5) File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-99

Valid cases: 0
 Invalid: 1036

Literal question

What did you do after you discovered the problem?

Post question

Multiple responses possible

USF8B. What did you do after you discovered the problem? (Usf8b_6) File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-99

Valid cases: 0
 Invalid: 1036

Literal question

What did you do after you discovered the problem?

Post question

Multiple responses possible

VENSUB. Which of the descriptions comes closest to your households income nowadays (Vensub) File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-9

Valid cases: 1036
 Invalid: 0

Literal question

Which of the descriptions comes closest to your household's income nowadays?

UTILa. Car (Util_a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 1036
Invalid: 0

Literal question

Does your household have...? Car

UTILb. Landline telephone (Util_b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 1036
Invalid: 0

Literal question

Does your household have...? Landline telephone

UTILc. Computer (PC) (Util_c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 1036
Invalid: 0

Literal question

Does your household have...? Computer (PC)

UTILd. Access to Internet (Util_d)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 1036
Invalid: 0

Literal question

Does your household have...? Access to Internet

LOC1. The dwelling is ... (Loc1)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 1036
 Invalid: 0

Literal question

The dwelling is ...

1. in a central area of the village/town/city
2. in a peripheral area of the village/town/city
3. in other area of the village/town/city

LOC2. The dwelling is ... (Loc2)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-4

Valid cases: 1036
 Invalid: 0

Literal question

The dwelling is ...

1. in a good area
2. in a poor area
3. in a bad-famed area
4. in a rather good area

D1.a. Did you travel abroad? (D1a)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 1036
 Invalid: 0

Literal question

After 2000

Did you travel abroad?

D1.b. Did you work abroad? (D1b)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 1036
 Invalid: 0

Literal question

After 2000

Did you work abroad?

D1.c. Did anyone else from your household work abroad? (D1c)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 1036
 Invalid: 0

Literal question

After 2000
 Did anyone else from your household work abroad?

D2. After graduating did you take any other courses for specialization / requalif (D2)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-7

Valid cases: 1036
 Invalid: 0

Literal question

After graduating did you take any other courses for specialization / requalification?

NAT. What is your ethnicity? (Nat)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-4

Valid cases: 1036
 Invalid: 0

Literal question

What is your ethnicity?

Interview end time (Int_endtime)

File: World_Bank_BIH_FinLit_Survey

Overview

Type: Discrete
 Format: character
 Width: 8

Valid cases: 1036
 Invalid: 0

Literal question

Interview end time