



# Introduction of the euro in Slovakia

## Analytical Report

Fieldwork: September 2008

Report: November 2008

This survey was requested by Directorate General Economic and Financial Affairs and coordinated by Directorate General Communication

This document does not represent the point of view of the European Commission. The interpretations and opinions contained in it are solely those of the authors.

Flash EB Series #249

## Introduction of the euro in Slovakia

Survey conducted by The Gallup Organization,  
Hungary upon the request of the  
European Commission,  
Directorate-General “Economic and Financial  
Affairs”



Coordinated by Directorate-General  
Communication

This document does not represent the point of  
view of the European Commission.  
The interpretations and opinions contained in it  
are solely those of the authors.

**THE GALLUP ORGANIZATION**

## Table of Contents

<b>Introduction .....</b>	<b>4</b>
<b>Main findings .....</b>	<b>5</b>
<b>1. Awareness of and experience with the euro .....</b>	<b>7</b>
1.1. Citizens' awareness of the introduction of the euro and of the euro area .....	7
1.1.1. Awareness of current euro area countries .....	7
1.1.2. Expected date of the euro's adoption .....	7
1.1.3. Can new Member States choose whether or not to adopt the euro? .....	8
1.1.4. Familiarity with the design of euro banknotes and coins .....	9
1.2. Experience with the euro cash .....	9
1.3. Where do people use the euro? .....	10
1.4. Socio-demographic segments: awareness and experience of the euro .....	11
<b>2. Informing citizens about the euro .....</b>	<b>12</b>
2.1. Level, channels and content of information .....	12
2.1.1. Self-perceived level of information .....	12
2.1.2. Scheduling information .....	13
2.1.3. Trusted distributors of information on the euro .....	14
2.1.4. Preferred channels of information .....	15
2.1.5. Most favoured topics of information campaigns .....	16
2.1.6. Main activities and events essential for an information campaign .....	17
<b>3. The euro: perceptions and support for its introduction .....</b>	<b>19</b>
3.1. Consequences of the euro's introduction .....	19
3.1.1. Consequences at the national level .....	19
3.1.2. Consequences at the personal level .....	19
3.2. Support for the single currency .....	21
3.2.1. Opinions within the respondents' social environment .....	21
3.2.2. Support for replacing the national currency by the euro .....	21
3.2.3. The most desired timeframe for the euro's adoption .....	22
3.2.4. Status of the euro as an international currency .....	23
3.3. Analysis by demographic variables .....	24
<b>4. Consequences of adopting the euro .....</b>	<b>25</b>
4.1. Political and economical consequences of introducing the euro .....	26
4.1.1. Will the changeover to the euro increase prices? .....	26
4.1.2. Favourable political and economic consequences of the euro .....	27
4.1.3. The euro as an ingredient in European identity .....	29
4.2. Practical consequences of the euro changeover .....	30
4.3. Fears regarding the introduction of the euro .....	31
4.4. An overview from a socio-demographic perspective .....	33
<b>5. Annex tables .....</b>	<b>36</b>
<b>6. Survey details .....</b>	<b>65</b>
<b>7. Survey questionnaire .....</b>	<b>67</b>

## Introduction

The EU's new Member States<sup>1</sup> can adopt the common currency, the euro, once they have fulfilled the criteria defined in the Maastricht Treaty. They all are expected to join the euro area in the coming years. Slovenia, Cyprus and Malta have already joined the euro area in 2007 and 2008 respectively, while Slovakia is currently preparing to changeover from the Slovak koruna, its national currency, to the euro in January 2009.

Concerning the introduction of the euro in the new EU Member States, the European Commission is keeping track of general opinions, the levels of knowledge and information and the familiarity with the single currency among citizens of the respective countries. The objective of the present survey is to identify and further track citizens' perceptions in Slovakia regarding the introduction of the common currency, four months before the changeover on the first of January 2009.

The main themes of this report are the:

- levels of knowledge and experience regarding the euro among citizens in Slovakia
- feelings as to whether citizens are informed – and the most favoured information channels
- perceptions about the single currency
- expectations and fears concerning the adoption of the euro.

This study is the eighth of its kind in Slovakia, following earlier Flash Eurobarometer surveys since 2004. The content of the questionnaire is consistent with those from 2004 and 2005, although the new interviewing mode (the last four survey waves were predominantly completed over the telephone) required certain modifications to the actual wording of the questions as of spring 2006. The order of the questions also changed at that time, which influenced the responses (earlier studies started with the attitude questions, while later ones had the experience and knowledge questions first). Where possible, a comparison of current results with those measured in previous waves has been included. The present questionnaire is most comparable to the 2006 and 2007 questionnaires.

The survey's fieldwork was carried out between the 22<sup>th</sup> and 26<sup>th</sup> of September 2008. Over 1,000 randomly selected residents aged 15 years and above were interviewed in Slovakia. The survey was primarily carried out via telephone, with WebCATI (web-based computer aided telephone interviewing). Due to the relatively low fixed telephone coverage in Slovakia, we also sampled and interviewed 300 persons face-to-face. To correct for sampling disparities, a post-stratification weighting of the results was implemented, based on important socio-demographic variables.

---

<sup>1</sup> Slovakia, Poland, the Czech Republic, Hungary, Bulgaria, Romania, Latvia, Estonia, Lithuania, Slovenia, Cyprus and Malta

## Main findings

### *Familiarity with the euro*

- 82% of citizens in Slovakia have seen euro banknotes and 81% have seen euro coins; 50% have already used banknotes and 52% have used coins.
- Two thirds of Slovak citizens (65%) are correct in knowing that coins have designs that vary from country to country, but only two fifths of citizens (42%) know that the design of the banknotes is uniform throughout the euro area. When asked about the number of countries already in the euro area, only slightly over a third of respondents (36%) knew the correct answer.
- Despite the fact that 42% of Slovaks still believe that their country is free to choose whether or not to join the euro area, none of the respondents said that Slovakia would never adopt the euro.
- Three months before the changeover to the common currency in Slovakia, a vast majority of citizens – four out of five people (80%) – feel informed about the euro, and only one fifth still feel the opposite. Over half of Slovaks (59%) consider themselves *rather well informed* about the euro, and 21% said they feel *very well informed*. There was a remarkable increase in the level of self-perceived knowledge regarding the euro in the last year (only 47% felt informed in September 2007) This figure suggests a level of self-confidence that is unprecedented considering the euro area accession cases since 2006: at the same juncture, 67% of Cypriots and 74% of Maltese felt *very well or rather well informed* about the euro. As regards Slovenians, although a total of 83% felt *well informed*, only 13% of Slovenians considered themselves *very well informed*, compared to 21% of Slovaks said the same.

### *Information and information channels*

- The most trusted sources of information regarding the euro and issues related to the changeover are the National Bank of Slovakia (90% of citizens expressed confidence in it), followed by European institutions (77% of citizens trust them about euro-related information), the Government, national or regional authorities (75%) and commercial banks (72%).
- Most respondents would like to receive useful information about the euro and the changeover via television (88%). Other favoured channels of information are banks (78%), newspapers and magazines (77%) and radio (70%).
- The topic most preferred in an information campaign is the *value of the euro in koruna*, the Slovak national currency (considered essential by 85% of citizens). All of the topics suggested for inclusion in the euro information campaign are considered essential by large majorities (76% and over).
- Among information campaign actions, the *dual display of prices* is perceived as being the most essential – in shops (92%), as well as on utility bills and on pay slips (both 88%).

### *Perceptions of and support for the euro*

- Over half of Slovak citizens believe that the euro's adoption will have *very positive or rather positive* consequences for their country (54%), and for themselves (52%). Thirty percent of citizens expect *rather negative or very negative* consequences at a national level, and 36% expect a negative impact at a personal level.
- The relative majority of citizens (47%) say that most people they know are against the idea of the euro's introduction in their country. Somewhat fewer (43%) perceive a climate of opinion favourable to the changeover, and 10% have no definite picture of what others think about the switchover to the euro.
- Nevertheless, over half of Slovaks (57%) are *very happy or rather happy* that the euro will replace their national currency, while 35% are *rather unhappy or very unhappy* about this fact.

### *Expectations and fears regarding the euro*

- Two thirds of citizens (65%) believe that the euro *will increase prices* when it is introduced, as opposed to the 25% who believe that the euro *will contribute to price stability*. Only a few citizens expect that the introduction of euro will have *no impact* on prices (5%).
- A notable majority of respondents agreed with all statements concerning the positive effects resulting from the introduction of the euro – e.g. *“it will be more convenient for those who travel to other EU countries”* (91%); *“it will facilitate purchasing goods in EU countries”* (82%), etc. There was, however, one exception, that being: *“it offers protection from the effects of an international crisis”* (only 50% agreed).
- Looking at the various economic and political effects of the euro's introduction, 59% of citizens agree that an enlargement of the euro area by the accession of their country *would improve Europe's global significance*. People are more sceptical about whether a change to the euro would *ensure low inflation rates* (only 40% agree), would *ensure sounder public finances* (37%), *improve growth and employment* (36%) or *ease their debt burdens* (33%) – with comparable proportions of people who disagree with these statements.
- More than half of Slovaks agree that introducing the euro in their country will make them *feel more European* (55%), while 40% do not feel this way.
- As regards a number of fears related to the introduction of the euro, over half of the respondents (56%) do not believe that adopting the euro will cause *a loss of identity* for their country. The majority of people are also not worried that their country might *lose control of its economy* (54% vs. 33% who are worried it might happen). A majority of people are not concerned about *personal inconveniences* caused by the changeover (57% vs. 36%).
- People are clearly afraid of potential *abuses* – of being cheated or 'ill-treated' with regard to prices – around the time of the changeover to the euro (63% are worried about such abuses, while 34% are not worried).

## 1. Awareness of and experience with the euro

The first chapter looks at respondents' awareness of the euro and their familiarity with the currency.

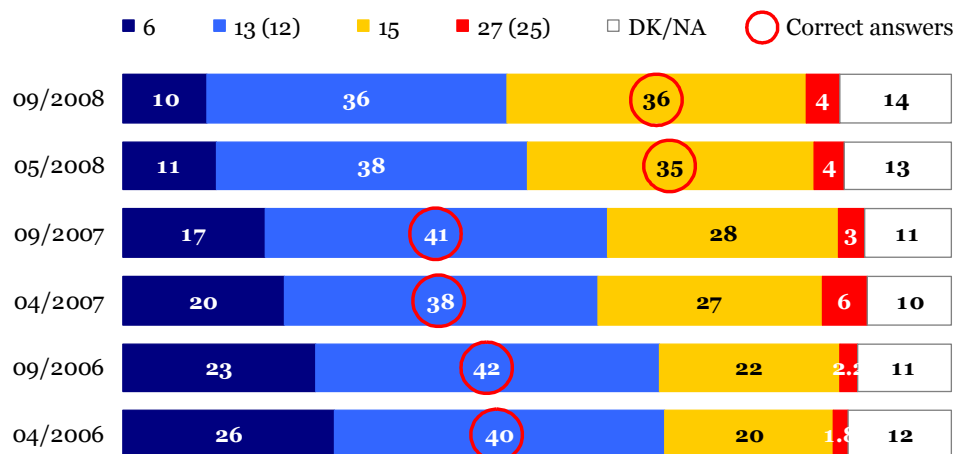
### 1.1. Citizens' awareness of the introduction of the euro and of the euro area

#### 1.1.1. Awareness of current euro area countries

When asked about the number of countries already in the euro area, only 36% of respondents knew the correct answer. An equal proportion believe there are 13 countries in the euro area (36%), 10% believe that there are only six such countries, while 4% believe that the euro has been already adopted in 27 Member States. One out of seven respondents (14%) said they did not know the number of countries in the euro area.

The current level of awareness of the number of states in the euro area is very similar in Slovakia to that recorded in the previous survey (May 2008), and somewhat lower than it was in September 2007, before Malta and Cyprus joined the euro area.

#### Number of current euro area countries



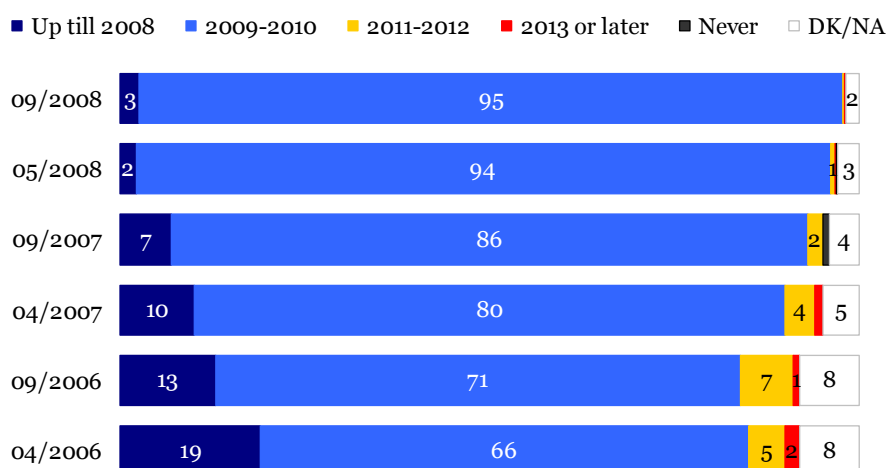
Q5. According to you, how many EU countries have already introduced the euro?  
(figures in parentheses were asked in previous surveys)  
%, all respondents

#### 1.1.2. Expected date of the euro's adoption

Citizens in Slovakia were asked when they expected the common currency to be introduced in their country. Despite a widespread belief (see next page) that the Member States (specifically Slovakia) are free to choose whether or not to join the euro area, very few Slovaks actually expected throughout this survey series that the euro would *never* be adopted in their country. In the present survey none of respondents said this.

In line with the level of preparedness for joining the euro area, an overwhelming majority in Slovakia – scheduled to join the euro area in 2009 – expect to adopt the common currency as of “2009-2010”: 95% of Slovaks thought this, virtually the same proportion as did in May 2008.

### Expected date of the euro's adoption



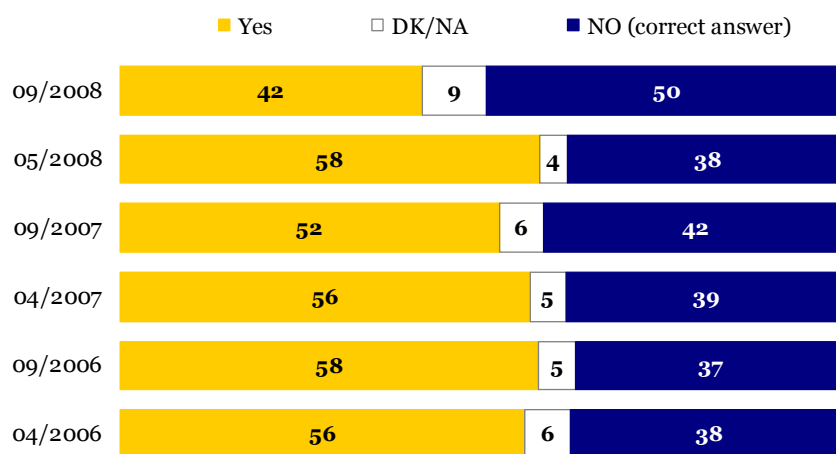
Q5ter. When, in which year do you think the euro will be introduced in Slovakia?  
%, all respondents

#### 1.1.3. Can new Member States choose whether or not to adopt the euro?

In contrast to the dominant opinion in Slovakia in the previous surveys, that their nation has a choice about whether or not to adopt the euro, currently half of Slovakian respondents (50%) think the opposite. A minority of citizens (42%) still believe that their country can make a decision on this issue, while about one out of 10 Slovaks has no opinion in this respect (9%). In fact, the Accession Treaty did not provide the new Member States with a legal choice in the matter.

Compared to the previous survey's results, recorded just a few months ago in May 2008, we observe a decrease of 16 percentage points in the proportion of those who think their country can choose whether or not to join the euro area. In the same time, the ratio of those who correctly think the opposite has increased by 12 points, while the number of those who could not answer the question has doubled to 9 percent.

#### Can Member States choose whether or not to adopt the euro?



Q5bis. Can Slovakia choose whether or not to introduce the euro?  
%, all respondents

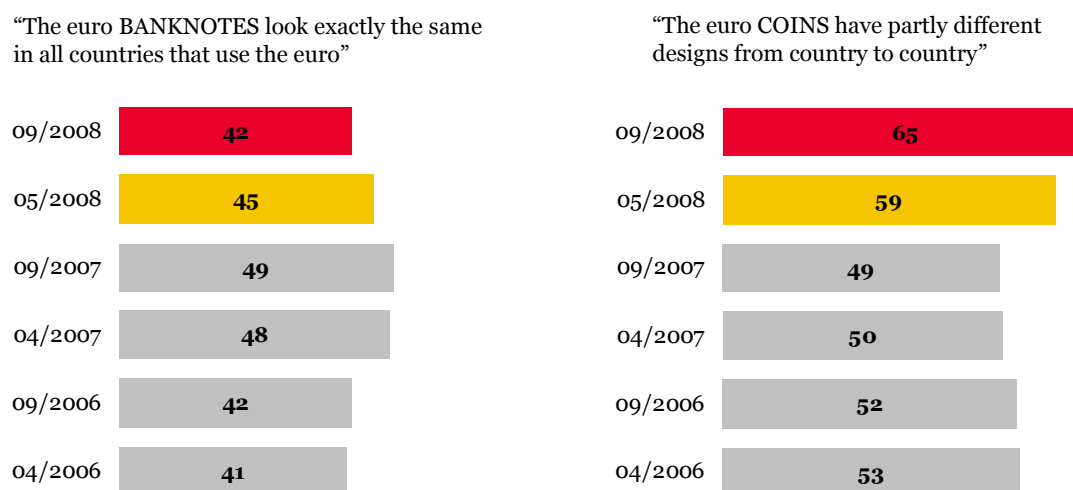


### 1.1.4. Familiarity with the design of euro banknotes and coins

A decreasing number of Slovaks are aware that the euro banknotes look exactly the same in all Member States in the euro area. Less than half of the respondents (42%, –3 percentage points since May 2008) answered the question correctly, while slightly over half think that euro banknotes have designs that differ from country to country (51%, +6). Only 7% of respondents said they did not know the answer.

On the other hand, an increasing proportion of citizens in Slovakia are aware that the euro coins have somewhat different designs from country to country. In the current survey, about two thirds of respondents (65%) provided the correct answer concerning the design of euro coins (+6 percentage points more than in May 2008, and +16 points more than a year ago). About three out of 10 citizens (28%) still think the euro coins look the same in all euro area countries, and 7% of respondents did not give a definite answer.

#### Familiarity with the design of euro money, % of correct answers



2006-2008: Q3/Q4. What do you think, which of the following statements is correct?  
*The euro banknotes/coins... look exactly the same in all countries- / have partly different designs from country to country/ that use the euro % , all respondents*

### 1.2. Experience with the euro cash

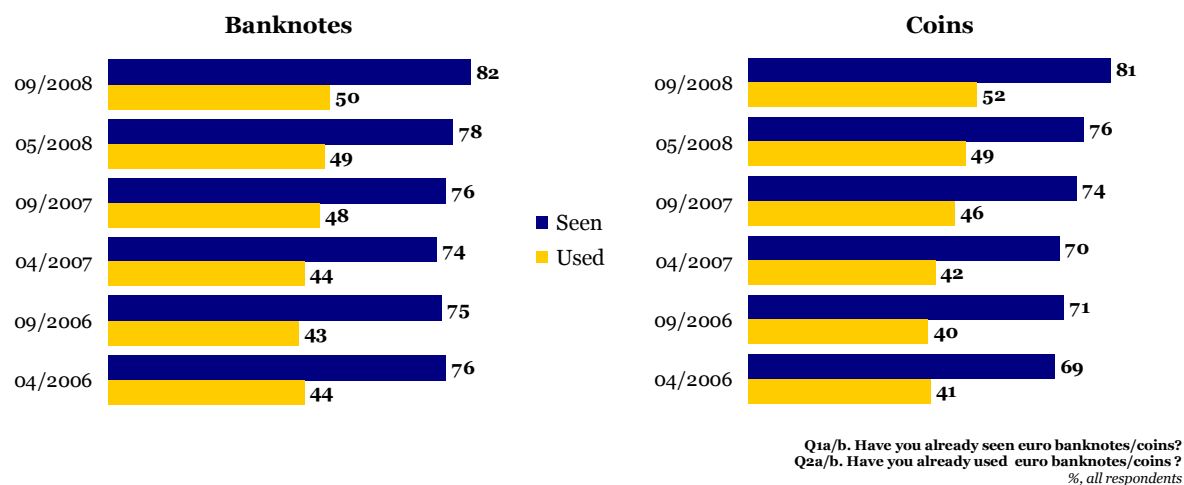
The aim of the questions about whether respondents had seen or used euro banknotes or coins was to evaluate people’s experience with the common currency. Slovaks seem equally familiar with euro banknotes and coins, and the usage of euro cash has increased remarkably in the last four months.

In September 2008, four fifths of the respondents in Slovakia (82%) indicated that they **had seen euro banknotes**, and half of them (50%) reported that they **had already used** euro banknotes.

We observe a slight, but steady increase in the proportion of Slovaks who had seen euro banknotes over the last two years – compared to May 2008, there has been an increase of +4 percentage points, and since April 2007 there is an overall increase of +8 points. There was only a minor change in the number of those who have used euro banknotes (+1 percentage point since May 2008).

Slovaks' experience with **euro coins** is comparable to their experience with euro banknotes. A large majority of respondents indicated that they had seen euro coins (81%, +4 since May 2008), and 52% of them said that they had used euro coins (+3 points).

### Seen and used euro money



As the table below shows, the Slovak results compare unfavourably with those found in Slovenia in 2006, prior to the introduction of the euro, and in the same stage of preparations the familiarity with the incoming cash was higher in Cyprus, too. However, the results for the question whether or not citizens have seen the euro cash remained below the current Slovak results in Malta one year ago. This is encouraging in the light of the fact that Maltese adapted fairly successfully to the euro cash, according to the subsequent survey measurements following the introduction.

#### Familiarity with the cash, prior to euro introduction

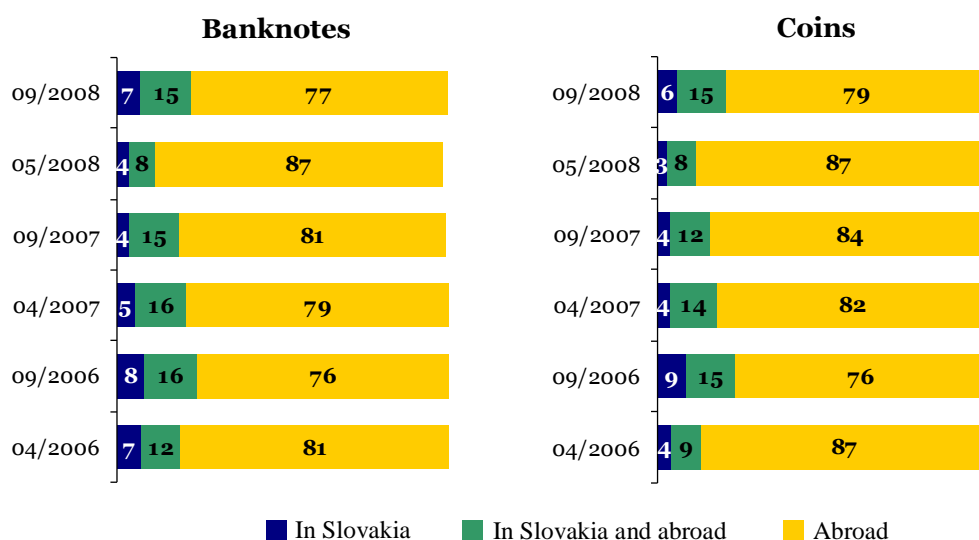
	Seen euro banknotes	Seen euro coins
Slovakia (2008)	82%	81%
Cyprus (2007)	89%	88%
Malta (2007)	74%	73%
Slovenia (2006)	95%	93%

### 1.3. Where do people use the euro?

**Most Slovaks who have used the euro have only used it abroad.** Over three quarters of respondents who have already used euro banknotes (77%) said they have only used them *abroad*. Few respondents said they have only used euro banknotes in *their country* (7%), while somewhat more people have used banknotes both in *their country and abroad* (15%).

Looking at the usage of euro coins, we see very similar figures: 79% of those who have already used euro coins have used them abroad; 6% used them in Slovakia, and 15% used them both in Slovakia and abroad.

### Where do people use the euro ...?



Q2bis. /Q2ter. You said you already used euro banknotes/coins. Was it ..?  
%, Base: those, who have already used euro banknotes/coins

Since May 2003, the proportions of those who have only used euro banknotes and coins abroad have decreased by 10 and 8 percentage points respectively, while the proportions of those who have used euro banknotes and coins both in their country and abroad have roughly doubled (from 8% to 15% in each case).

#### 1.4. Socio-demographic segments: awareness and experience of the euro

There are certain general trends that can be seen throughout this survey.

Those who have **more extensive experience with the euro** tend to be men rather than women; younger generations rather than older people (aged 55+); highly-educated citizens and those who are still in the educational system rather than the less-educated; the self-employed and employees rather than those not working and manual workers; and people from urban areas (especially metropolitan zones) rather than those from rural areas.

Regarding euro-related knowledge – notably the fact that *coins have partially different designs from country to country* – the groups with the most knowledge are men, people aged 15-54, those with medium or high levels of education and those still in education, the self-employed and employees. The highest ratios of citizens who could not – or did not want to – answer the questions about the design of *euro banknotes and coins* were more likely to be the eldest citizens and those with lowest levels of education.

Regarding the *number of countries that have already joined the euro area*, the categories most likely to give a correct response were men, the youngest generation (aged 15-24), people with the highest levels of education and those still in education and urban citizens. The eldest people (aged 55+) and people still in education were the most likely to be aware that Slovakia (as a new Member State) cannot choose whether or not to introduce the common currency.

A demographic breakdown for responses to each question in this survey is included in the Annex Tables attached to this report.

## 2. Informing citizens about the euro

This chapter analyses the degree to which the Slovaks feel informed about the euro, their preferred and most used information channels, the kind of information they want, and the desired timing for the distribution of such information.

### 2.1. Level, channels and content of information

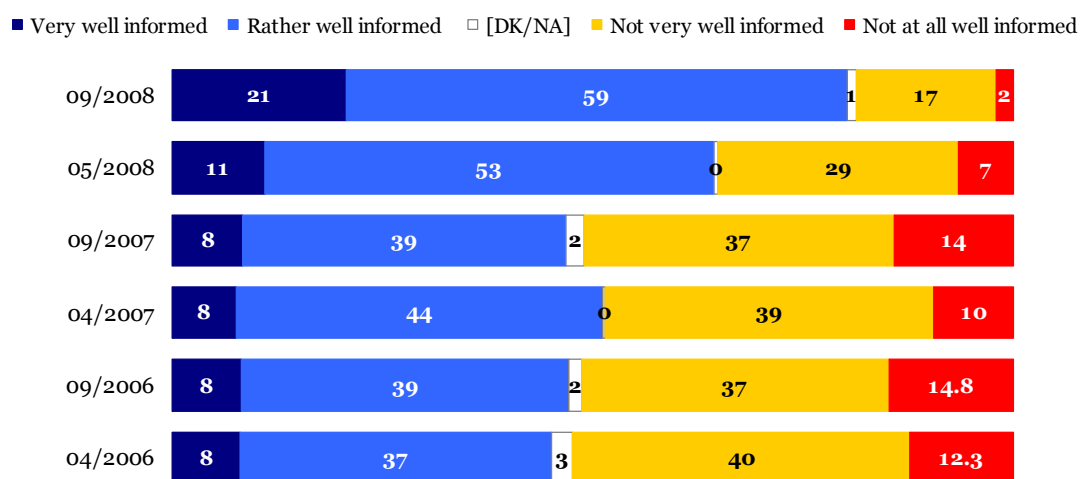
#### 2.1.1. Self-perceived level of information

While questions in the previous section dealt with the level of factual knowledge about the euro, the next question inquired to what extent citizens are content with the level of information available to them. In the present survey, one fifth of the respondents feel *very well informed* about the euro (21%), and a further three fifths of them feel *rather well informed* (59%). A minority of Slovaks feel *not very well informed* (17%), and very few people believe they are *not at all well informed* about the euro (2%).

Overall, four months before the changeover to the common currency in Slovakia, a vast majority of citizens – four out of five people – feel informed about the euro, and only one fifth still feel the opposite.

We notice in Slovakia a remarkable increase in the self-perceived level of knowledge regarding the euro over the last year. While in 2006 and 2007 roughly a half of Slovaks felt informed about the euro, now 80% feel informed. More specifically, the number of those who feel *very well informed* has doubled since May 2008 (21% vs. 11%), and has almost tripled since a year ago (21% vs. 8%), and more people now feel *rather well informed* than did four months ago (59% vs. 53%, +6).

#### Evolution of self-perceived information level regarding the euro, %



Q6. To what extent do you feel informed about the euro? Do you feel ...  
%, all respondents

This feeling of being better informed could be a result of the information campaign about the euro's introduction as well as an increased amount of self-education by Slovaks prior to the changeover on 1 January 2009.

#### (Self-perceived) level of information, prior to euro introduction

Very well informed	Rather well informed	Not very well informed	Not at all well informed
--------------------	----------------------	------------------------	--------------------------

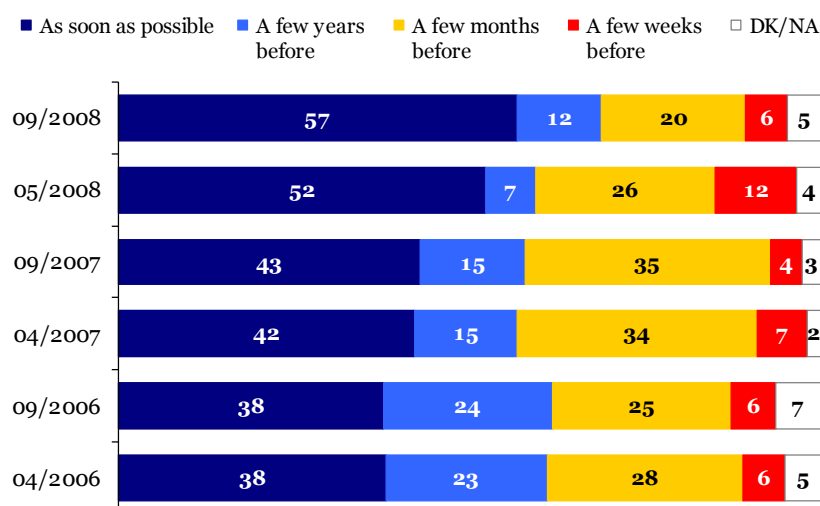
Slovakia (2008)	21%	59%	17%	2%
Cyprus (2007)	22%	45%	22%	11%
Malta (2007)	22%	52%	20%	5%
Slovenia (2006)	13%	70%	13%	3%

80% of citizens consider themselves *very well or rather well informed*. This figure suggest a level of self-confidence that is unprecedented considering the euro area accession examples since 2006, see table above. While e.g. only a minority are able to correctly say how many countries are in the euro area (36%) or whether national designs appear on the euro banknotes (only 42% know that the banknotes look exactly the same), these information bits proven to be secondary when exchange rates and process milestones are in the focus, as we have seen in the previous accession instances as well. On the other hand, increasing numbers know the correct answers regarding the design of euro coins (65%, +6 since May 2008) and whether Slovakia has the possibility to choose whether to introduce the euro (50%, +12).

### 2.1.2. Scheduling information

An increasing majority of those Slovaks (19% in the total population) who *do not feel well informed* about the euro would like to improve their knowledge *as soon as possible* (57%, +5 percentage points since May 2008, and +14 points since a year ago). One out of eight people want to be informed “a few years before” the introduction of euro in their country (12%), but as this option no longer has any relevance in Slovakia, it probably suggests a rather immediate need for information as well. A further 20% want information *a few months before* – which is essentially the same as “*asap*”.given the short time before the scheduled switchover to the euro in Slovakia. One can conclude that overall, nine out of 10 Slovaks who feel not yet informed about the euro desire immediate information (89%). Only 6% want the information just *a few weeks before* the change.

#### Desired timeframe for being informed about the euro



Q7. When would you like to be informed about the introduction of euro in [COUNTRY]?  
%, Base: who are not informed

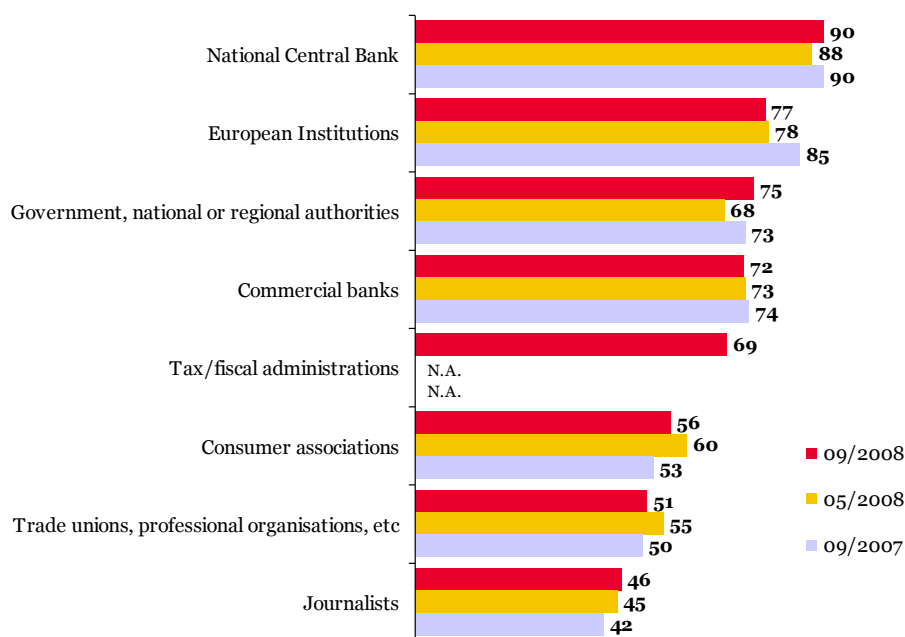
### 2.1.3. Trusted distributors of information on the euro

**Trust is a key factor in the provision of information:** people tend to differentiate between possible sources based on their assessments of how trustworthy such sources are. It is therefore essential to provide the necessary information through channels that are widely trusted in those countries planning to adopt the euro.

Traditionally, as previous measurements have established, the *National Bank of Slovakia* is the most trustworthy source of information regarding the euro and issues related to the changeover. Comparable to the May 2008 and September 2007 results, 90% of citizens expressed confidence in their national central bank. The second most trusted source remains the *European institutions*, with 77% of Slovaks trusting them about euro-related information (however with a significant decrease of 8 percentage points since one year ago). The third most trusted source is the *Government, national or regional authorities*, cited by 75% of citizens, and outscoring *commercial banks* (72%, which were previously the third most trusted institutions in Slovakia). *Tax/fiscal administrations* are trusted by 69% of citizens, while slightly over half of citizens consider the *consumer associations* (56%) and *trade unions, professional organisations* (51%) trustworthy sources of information.

The least trusted are *journalists*, less than half of Slovaks trust information they provide on the changeover to the euro (46%, though slightly increasing over the last year).

#### Trusted distributors of information and campaigns



Q8. For each of the following institutions or groups, please tell me if you would trust information they provide on the changeover to the euro, or not?  
% of „Trust“

The *National Central Bank* is the most trusted institution in all demographic segments, while *European institutions* and *Government, national or regional authorities* are in the top three in most segments. *Commercial banks* are among the top three most trusted institutions among men, those aged 15-24, people with the lowest levels of education and those still in education, and the self-employed.

As a general trend, citizens aged 25-39 and manual workers are more likely to trust most kinds of euro information sources than others are. Tax/fiscal administrations are more trusted by employees and women, as well as by those aged 25-39; European institutions are more trusted by men, urban citizens (especially those living in metropolitan zones), by employees and manual workers; commercial banks

are more trusted by the younger generations (aged 15-39), the least educated people and those still in education. Trade unions and journalists are also more trusted by those with the lowest levels of education and the self-employed, in addition to those aged 25-39 and manual workers. Finally, consumer associations are more trusted by manual workers and people aged 25-54 (for detailed figures please see Annex tables.)

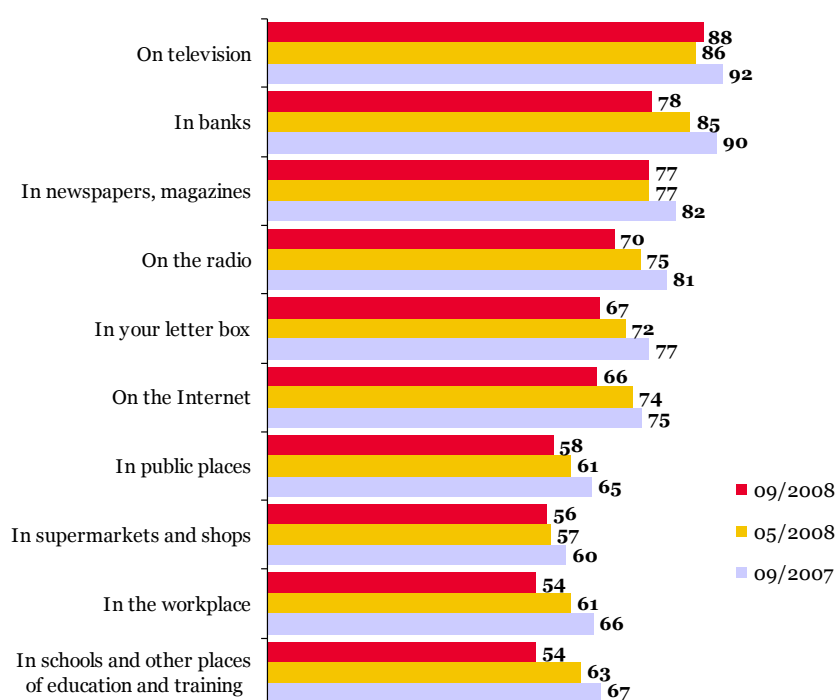
#### *2.1.4 Preferred channels of information*

Another key aspect of a successful information and communication campaign is the **medium** used to reach citizens. We asked respondents to tell us how they would like to *receive* useful information about the euro and the related changeover. Communication campaigns are normally designed based on audience measurement data rather than self-reported preferences of information placements, as the latter are reported less accurately. However, these results might add a dimension that goes beyond the use of the most expensive mass media channels (the option most preferred by citizens).

Television continues to be the most preferred channel of information; nine out of 10 Slovaks would like to receive information on the euro and the changeover through the television (88%). In second and third place follow banks and newspapers and magazines, which are essentially equally preferred information channels (by 78% and 77% of respondents respectively); the radio ranks in fourth place with 70%. Two thirds of respondents would like to receive information in their letterbox (67%), and similar numbers mention the Internet (66%).

Supermarkets, shops and public places are less preferred channels (mentioned by 56-58% of citizens), and slightly over half of Slovaks would welcome such information at their workplaces or at places of education and training (both 54%).

We notice that the order of the four most preferred channels did not change since the previous surveys. On the other hand, all information channels have gradually decreased in the preferences of Slovaks since September 2007 and May 2008, with the exception of television, newspapers and magazines, mentioned by numbers similar to those in May 2008.

**Preferred channels for information and campaigns, %**

Q9. Where would you like to receive useful information on the euro and the changeover?  
multiple answer

Television is the most preferred channel for euro related information in all demographic segments, except among those still in education and the youngest generation aged 15-24, all of whom prefer the Internet the most. Banks and newspapers and magazines are the second and third most preferred channels in the majority of segments. The Internet is one of the three most preferred channels by younger generations (aged 15-39), people still in education and those with the highest levels of education. Those still in education prefer school and other places of education next to the Internet and television. Finally, radio is in the top three preferences of the eldest people aged 55+, those with the lowest levels of education, rural inhabitants and the self-employed. In addition, radio is the fourth or fifth most preferred channel by women, people aged 40-54, people with medium or high levels of education, manual workers and those not working. Letterbox ranks the fourth or fifth in the preferences of older generations (aged 40+), people with the lowest level of education and rural inhabitants.

### 2.1.5 Most favoured topics of information campaigns

As for the **information content required by citizens**, most people feel that all of the topics suggested for inclusion in the euro information campaign are more or less essential; however, we observe a decreased interest in all topics since May 2008.

Slovaks continue to be most interested in the value of the euro in Slovak koruna, their national currency (85%, -9 percentage points since May 2008). Citizens are almost equally interested in a number of topics: what euro notes and coins look like (82%, -5), the changeover scenario (the way the euro will be introduced in Slovakia, 81%, -11), how to ensure that the conversion rules are respected (81%, -8), and the practical implications of the euro's introduction regarding salaries and bank accounts (80%, -8). Slovaks are somewhat less interested in the social and political implications of the euro; nonetheless 76% of them still want the information campaign on the euro to give priority to this topic (-12 points since four months ago).



A possible reason for this decrease in interest for information on the euro could be due to the increasing level of self-perceived knowledge about the euro, as presented in section 2.1.1.

### Preferred topics for information and campaigns



Q10. In your view, which of the following issues about the euro are essential to be covered in priority by the information campaign?  
% of „Essential“

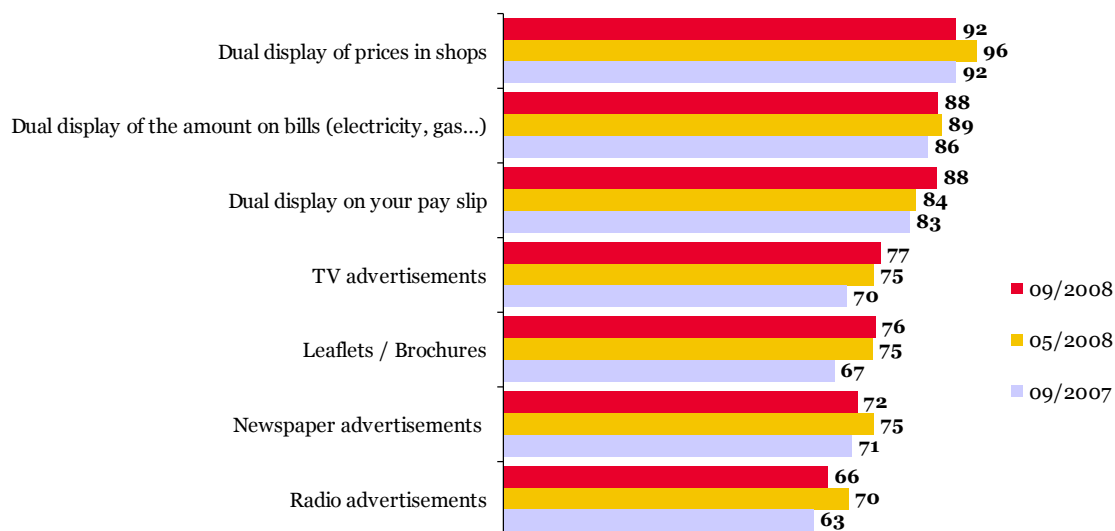
Regarding demographic groups, there are no significant differences between men and women in their preferences for the topics in an information campaign. People living in metropolitan zones, those still in education and the youngest generation show less general interest in the above-mentioned topics. The value of euro in local currency is the most preferred topic in the majority of socio-demographic segments. People with the lowest levels of education are most interested in the physical appearance of the euro. Metropolitan citizens are most interested in the social, economic and political implications of the euro, while manual workers most want to find out about the practical implications of the euro regarding their salaries and bank accounts. The self-employed are most interested in how to ensure that the conversion rules are respected.

#### 2.1.6. Main activities and events essential for an information campaign

Most **activities** that have been part of **euro introduction campaigns** in the current euro area are also considered to be essential for any campaigns in Slovakia, and the levels of support are comparable with those recorded in May 2008 (as the chart below shows, changes are of  $\pm 1-4$  percentage points).

About nine out of 10 Slovaks consider the dual display of prices essential in shops (92%, -4), on utility bills (receipts, 88%, -1) and on payslips (88%, +4) in preparation for the euro switchover. Over three quarters of citizens expect the situation to be explained in leaflets, brochures (76%, +1) or in television advertisements (77%, +2), and somewhat fewer consider advertisements in newspapers essential (72%, -3). Fewer Slovaks find radio advertisements useful in their personal preparation for the euro's adoption (66%, -4).

### Preferred tools of the information campaigns



Q11. Here is a list of various information campaign actions. Could you tell me for each of them whether you would find it essential or not essential to prepare yourself for the euro?  
% of "Essential"

There are only some differences between socio-demographic segments regarding the tools people find essential for information campaigns. All groups consider the dual display of prices in shops, on bills (receipts) and pay slips to be the three most essential aspects of any campaign. People aged 25-54, rural inhabitants and manual workers are somewhat more likely than others to find useful the dual display on pay slips. Less educated people, those living in rural areas and the self-employed are more likely to be interested in leaflets, brochures and newspaper advertisements than are the more educated, urban citizens and people in other occupational groups. The self-employed are also more likely than others to consider television and radio advertisements essential.

### 3. The euro: perceptions and support for its introduction

This chapter deals with the Slovaks' interest in, perceptions of and support for the euro's introduction.

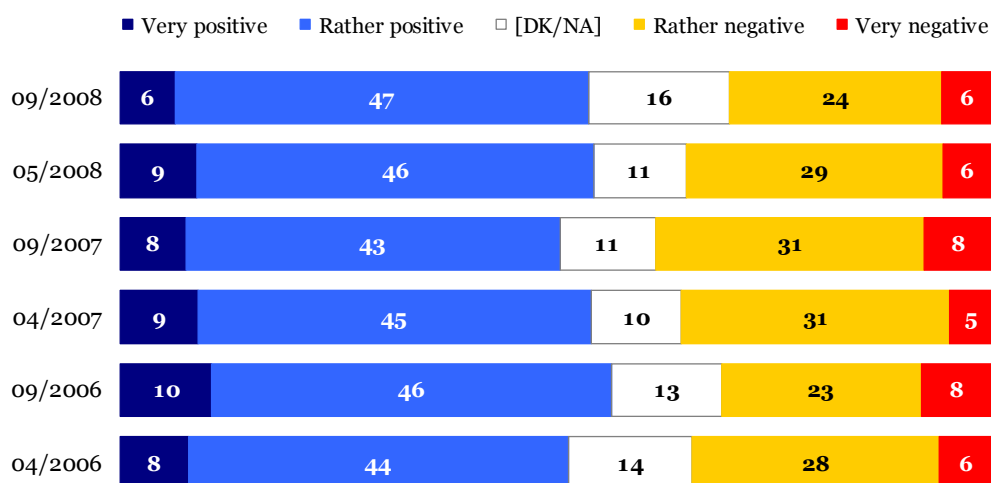
#### 3.1. Consequences of the euro's introduction

When examining attitudes about the introduction of the euro in Slovakia at both the national and personal levels, we observe that citizens expect slightly *more positive* consequences for their country than they do for themselves.

##### 3.1.1. Consequences at the national level

The overall climate for the euro's introduction appears to be positive. Over half of Slovaks believe that the euro's adoption will have positive consequences for their country – 6% expect *very positive* consequences, and 47% believe the changeover will have *rather positive* consequences for Slovakia. Less than a third of citizens expect *rather negative* (25%) or *very negative* (6%) consequences for their country, and 16% have no clear opinion.

#### Consequences of the euro's introduction at a national level



Q13.(2007-2008)/Q12(2006). Do you think the introduction of the euro would have positive or negative consequences for Slovakia?  
%, all respondents

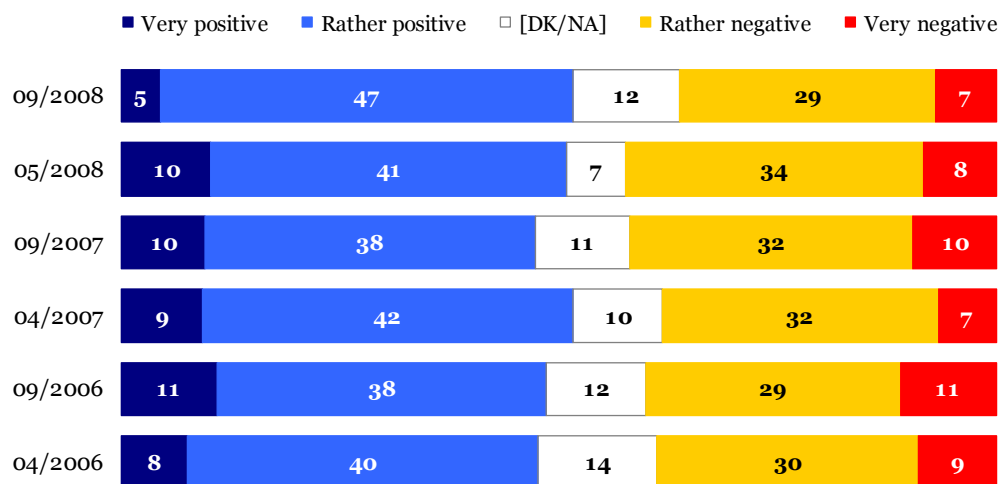
Looking at the historical picture in Slovakia, we observe a fluctuation of both optimistic and negative opinions; however, citizens expecting positive consequences from the euro's introduction clearly outnumbered those who expected negative results over the last three years. In addition, in the last year, there was a continuous decrease in negative expectations (–9 percentage points since September 2007), while the proportion of those who could not, or did not want to answer this question has increased by +5 points.

##### 3.1.2. Consequences at the personal level

Over half of the citizens in Slovakia (52%) expect *very positive* or *rather positive* consequences of the changeover at a personal level, while 36% expect a *rather negative* or *very negative* impact. One in eight respondents (12%) cannot decide if the euro will bring positive or negative personal consequences.

Again, we observe a decreasing pessimism since May 2008: today fewer people expect a negative personal impact due to the euro than did four months ago (–6 percentage points.) Concomitantly, the number of citizens who expect a *very positive* impact at a personal level halved since May 2008, and the proportion of those undecided on the changeover’s consequences almost doubled.

### Consequences of the euro’s introduction at a personal level



Q14.(2007-2008)/Q13.(2006) And for you personally, do you think that it would be positive or negative if the euro would be introduced?  
%, all respondents

Comparing Slovaks’ expectations at the national and personal levels, we see that similar numbers expect a *rather positive* (47%) or *very positive* outcome (5%-6%) for both themselves and for their country, but citizens’ outlooks are slightly more pessimistic at a personal level than at the national level (29% vs. 24% respectively expect *rather negative* consequences, and 7% vs. 6% expect *very negative* consequences).

Further comparison of results over the past three years shows that Slovaks have consistently expected slightly *more positive* consequences for their country than for themselves.

Very positive or rather positive consequences at a...	04/2006	09/2006	04/2007	09/2007	05/2008	09/2008
national level	51	56	54	50	54	54
personal level	48	49	52	47	51	52
Difference:	4	8	2	3	4	2

### 3.2. Support for the single currency

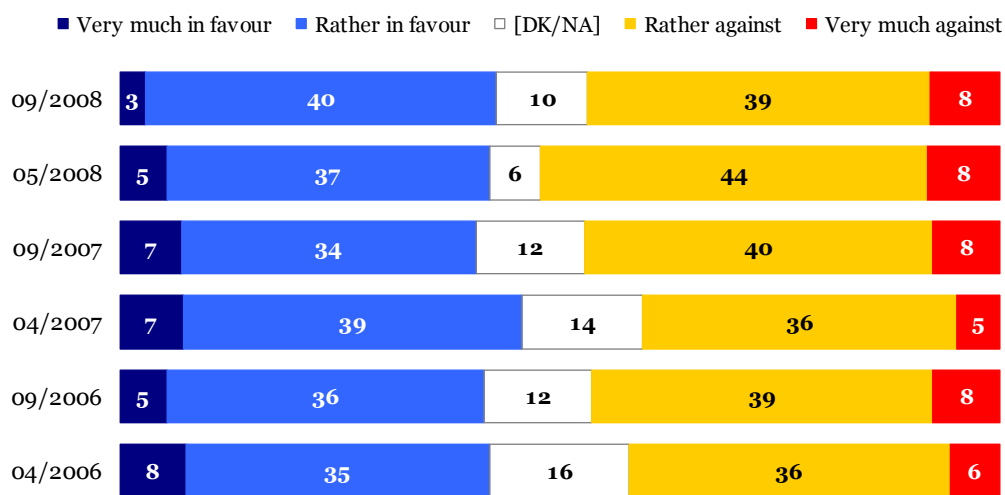
This subchapter reviews respondents' perceptions about the climate of opinion regarding support for the changeover to the euro, and about the status of the euro as an international currency.

#### 3.2.1. Opinions within the respondents' social environment

In order to describe general attitudes towards the euro, respondents were asked to evaluate how people they know feel about the currency's introduction process. This is important because the overall social environment within a country has a great impact on the average citizen's opinion.

Four months before the changeover to the euro in Slovakia, the relative majority of citizens (47%) say that most people they know are opposed to the idea of the euro's introduction in their country. Somewhat fewer citizens (43%) perceive a climate of opinion favourable to the changeover, and 10% have no definite picture of what others think about the switchover to the euro.

#### Climate of opinion regarding the euro's introduction



Q15.(2007-2008)/Q14.(2006) Generally speaking, are most people you personally know more in favour or against the idea of introducing the euro in Slovakia?  
%, all respondents

Since the previous survey in May 2008, the perceived attitude *against* the changeover has *decreased* slightly in Slovakia (by 5 percentage points, from 52% to 47%), but the proportion of people reporting a positive climate of opinion remained virtually the same (42-43%).

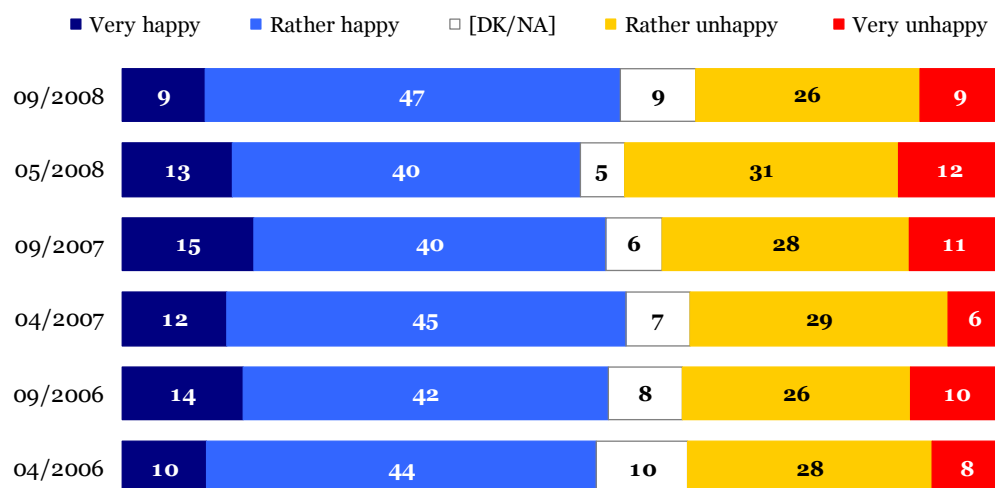
From a larger perspective, the perceived climate of opinion was rather opposed to the changeover in Slovakia in the last three years, with the exception of April 2007, when a relative majority (46%) reported that most people they know are supportive of their country adopting the euro.

#### 3.2.2. Support for replacing the national currency by the euro

Besides the rational aspects that must be considered, changing a national currency is also an emotional issue. A national currency represents the autonomy of the nation state and contributes to a citizen's national identity. This Flash Eurobarometer survey looked at how people related emotionally to a future changeover to the euro, by asking whether or not they are happy that the euro will replace their national currency.

As we found in previous surveys from 2006-2008, the Slovak citizens are apparently ready – at least mentally – to have their currency replaced by the euro: currently 57% say they are very or quite happy about the changeover, which is a +4 percentage points increase compared to May 2008 (but close to the September 2007 results). Since May 2008, the ratio of citizens unhappy about the changeover has decreased significantly by 8 percentage points, from 43% to 35%, which is the lowest level of discontentment recorded in the last three years.

### Are people happy that the euro will replace their national currency?



Q12.(2007-2008)/q15. (2006)Are you personally happy or not that the euro could replace the koruna?  
%, all respondents

The proportion of people happy with the changeover to the euro is even higher than the proportion of those who gave a positive *rational* assessment of the euro's introduction (i.e. 52% of Slovaks said that the change would bring positive consequences for them – see section 3.1.2.)

#### Emotional readiness for the changeover, prior to euro introduction

	Very happy	Rather happy	Rather unhappy	Very unhappy
Slovakia (2008)	9%	47%	26%	9%
Cyprus (2007)	14%	29%	25%	20%
Malta (2007)	18%	39%	21%	11%
Slovenia (2006)	15%	57%	19%	4%

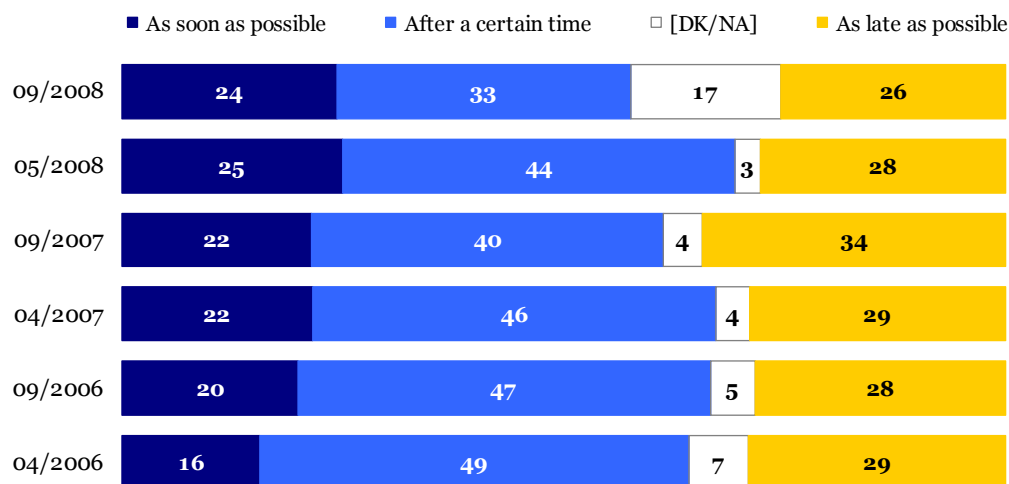
As the table above shows, Slovaks are almost as happy as Maltese were to introduce the common European currency, but less than Slovenes at the same juncture. Cypriots were most ambivalent among the New Member States that already joined the euro area, with results significantly below the current Slovak findings.

### 3.2.3. The most desired timeframe for the euro's adoption

To estimate support for the euro, respondents were asked *when* they would like to have the common currency introduced. A quarter of Slovak citizens would like to have the euro as soon as possible (24%), and a similar proportion would like the opposite: to have the euro as late as possible (26%). A third of respondents said they would like the euro to be adopted in Slovakia “after a certain time” (33%).

While the proportion of Slovaks with a well-defined opinion regarding the desired timeframe for introducing the euro has not changed substantially since May 2008, the number of those who want the euro to be adopted “after a certain time” has decreased significantly from 44% to 33%. In the same time period, the number of people who could not or did not want to answer the question has increased dramatically, from 3% to 17%. Overall, still **a majority of citizens would like to have the euro sooner rather than later** (57% versus 26%), as was the case in all surveys in Slovakia in the last three years.

### Desired timeframe for adopting the euro

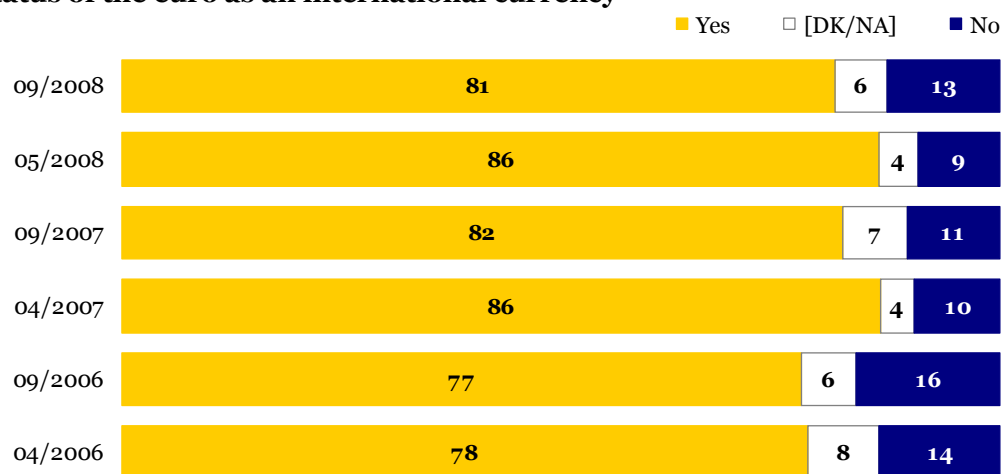


Q16. When would you like the euro to become your currency?  
%, all respondents

### 3.2.4. Status of the euro as an international currency

There is a steady and broad consensus in Slovakia that the euro is **an international currency**, similar to the Japanese yen or the US dollar. Over three quarters of Slovak citizens hold this view (81%, –5 percentage points since May 2008), and only 13% disagree. The dominant opinion has not changed over the course of the past few years.

### Status of the euro as an international currency



Q19.(2007-2008)/Q18. (2006) Do you think that the euro is an international currency like the US dollar or the Japanese Yen?  
%, all respondents

### **3.3. Analysis by demographic variables**

As an overall conclusion, the perceived support for the euro's introduction as well as the perceived impact of such an event appear to be quite positive, both at the personal and national levels. Nevertheless, some interesting points have emerged.

Generally, men, the youngest generations (aged 15-39), people with higher levels of education, as well as those still in education, respondents in urban areas, employees and especially the self-employed tend to be more positive and optimistic about the euro's introduction in their country than do other demographic groups. They feel that the climate of opinion is more favourable to the changeover, and they are happier about the euro's introduction. They also tend to be more positive than others are in their expectations about the consequences of the changeover both at a personal level and at a national level. In general, citizens' optimism increases with their level of education and with their level of subjective urbanisation.

The least "excited" about the euro (i.e. the perspective and consequences of the changeover) tend to be the least-educated people, those aged 55+, citizens in rural areas, those not working, manual workers and women. In addition, these groups are more likely than others to feel that the prevailing climate is against the changeover.

Men, the generation aged 25-39, people with medium or high levels of education, as well as those still in education and urban citizens are more likely than people in other demographic groups to look forward to the introduction of the euro in Slovakia as soon as possible. Women, those aged 55+, people with the lowest levels of education, rural inhabitants, manual workers and inactive people are more likely to want to have the euro introduced as late as possible.

Men, those aged 25-39, people living in urban areas, highly educated people, employees and the self-employed are somewhat more likely than others to consider the euro an international currency, such as the US dollar or the Japanese yen.

Further details on the socio-demographic aspects of public support for the euro can be found in the Annex Tables.



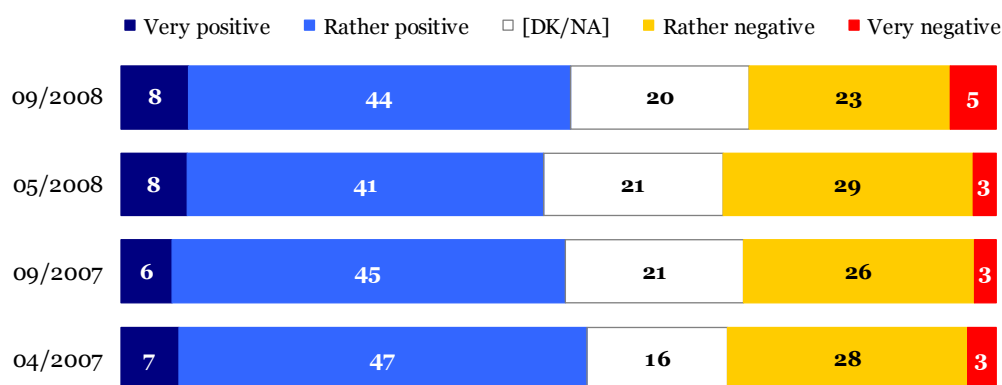
## 4. Consequences of adopting the euro

This chapter deals with Slovaks' opinions about the consequences of adopting the euro: their views on the practical consequences, the political and economic advantages, and the expected positive effects of joining the euro area. In addition, the chapter examines the fears related to the euro's introduction.

Half of respondents (52%) see the positive consequences of the euro's introduction in countries that are already members of the euro area – 44% think that it has had a *rather positive* effect and 8% see *very positive* consequences, while slightly over a quarter see *negative* effects: 5% *very negative* and 23% *rather negative* effects. A significant 20% could not answer this question.

Looking at changes over time, there is little variation in the last two years. In each survey, about half of respondents were confident that the changeover to the common currency has had positive consequences for the Member States already in the euro area, repeatedly outnumbering those who felt pessimistic. Since May 2008, there has been a slight increase in the ratio of those who are optimistic (+3 percentage points), accompanied by a corresponding decrease in “negative opinions”.

### Consequences of the introduction of the euro in those countries already using the euro



Q17. Do you think the introduction of the euro has had positive or negative consequences in those countries that are using the euro already?  
%, all respondents

The socio-demographic analysis of the results shows that men, the younger generations (15-39 years old), people with high and medium levels of education as well as those still in education, citizens in urban areas, employees and especially the self-employed were the most likely to see positive effects of the euro for those countries already in the euro area. Moreover, the level of “optimism” tends to increase with the level of education, and to decrease with age.

The older generations, (over 40 years), the least educated people and manual workers were the most likely to expect negative effects as a result of the changeover. However, in all socio-demographic segments but one, those who mentioned positive consequences outnumber those who mentioned negative effects. This exception is the group with the lowest levels of education, who were almost twice as likely to be pessimistic as optimistic about the euro's effects on the countries that have already adopted it (42% negative vs. 23% positive). People aged 55+ were essentially split between a perception of negative and positive effects in this matter (38% vs. 36%).

There were also a relatively large proportion of those who did not venture to answer the question. Over a third of the least-educated people (35%), and between 25% and 29% of women, the youngest and eldest generations, those still in education, rural inhabitants and inactive people were unable or unwilling to answer the question.

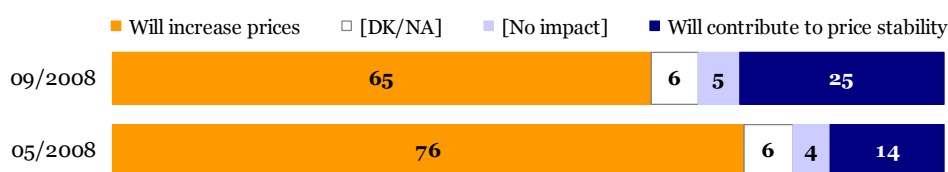
## 4.1. Political and economical consequences of introducing the euro

### 4.1.1. Will the changeover to the euro increase prices?

Even though the euro is considered to be a stable currency, two thirds of Slovak citizens (65%) believe that the euro *will increase prices* when it is first introduced, as opposed to 25% who think the euro *will contribute to price stability*. Few citizens expect that the introduction of the euro in Slovakia will have *no impact* on prices (5%), and about the same proportion do not have an opinion on this issue (6%).

Apparently, the Slovaks' fear that the adoption of the euro will raise prices in their country has diminished in the last four months. While in May 2008 three quarters of Slovaks were afraid of price increases associated with the changeover, currently “only” two thirds expect this to happen (–12 percentage points). The number of citizens who believe that the common currency will contribute to price stability in Slovakia when first introduced has almost doubled (+11, from 14% to 25%).

#### Expected consequences of the changeover to the euro on prices

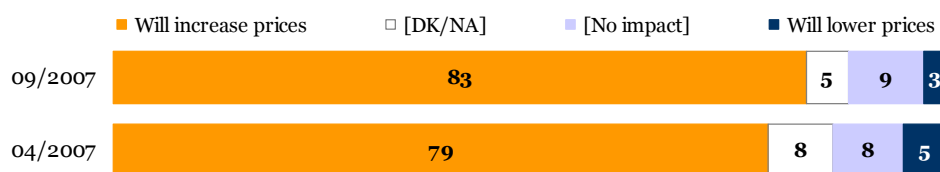


Q18. (2008) Do you think the euro will increase prices in Slovakia when it is first introduced or, on the contrary, it will contribute to price stability?

If we compare the results for this question, and for the question about the potential advantages of the changeover for Slovakia (see page 27), the clear message is that most people expect price increases during the changeover, but a relative majority (40%) still associate the euro with *low inflation rates*.

In the previous two waves of these surveys, instead of the question “do you think the euro’s introduction will increase prices or contribute to price stability?” respondents were asked, “do you think the euro’s introduction will increase or lower prices?”

#### Expected consequences of the changeover to the euro on prices



Q18. (2007) Do you think the euro will increase prices in Slovakia when it is first introduced or, on the contrary, it will lower prices?  
%, all respondents

Comparing the two charts above, we see that many more respondents felt in 2008 that the euro would contribute to *price stability*, than were confident in the potential of the euro to *lower prices* in 2007. In addition, fewer people expected in 2008 that the introduction of the euro would increase prices than did in the previous two surveys in 2007. One could conclude that people tend to believe in the potential of the euro to contribute to price stability rather than in its capacity to reduce prices at the moment of the changeover – while the majority of citizens still expect prices to increase.

#### 4.1.2. Favourable political and economic consequences of the euro

According to the Slovak citizens' dominant opinion, the most important benefit of the introduction of the common currency in their country will be an *improved global significance of Europe*. Three fifths of respondents (59%) agreed that the enlargement of the euro area by the accession of Slovakia “*will reinforce the place of Europe in the world*”. One out of seven respondents had no opinion in this respect (14%).

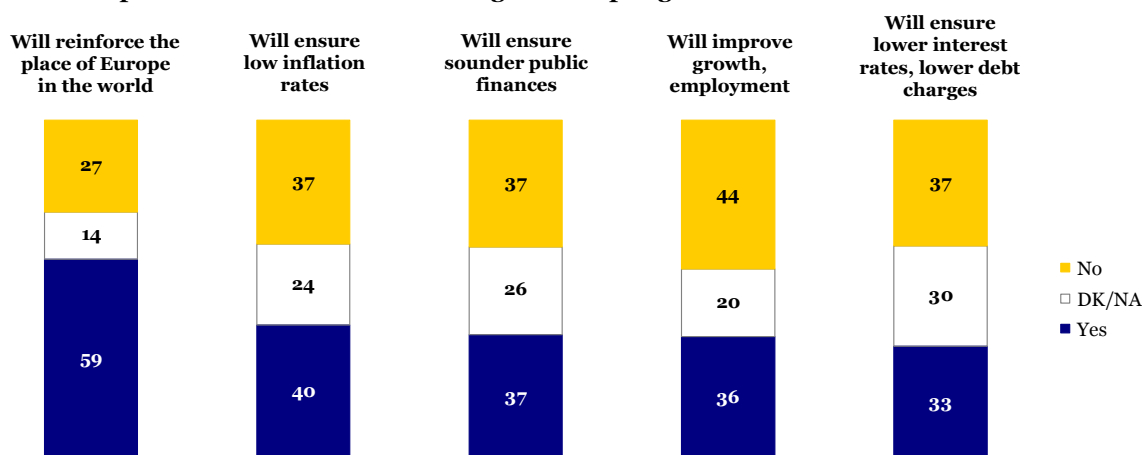
Two fifths of citizens (40%) agreed that *low inflation rates because of the euro* will be one of the main advantages of the changeover in Slovakia, while somewhat fewer did not agree with this (37%). A quarter of Slovaks were unable to say whether the euro will ensure low inflation rates. (24%)

Slovaks are quite divided with regard to the potential effect of the euro on public finances; 37% of citizens think that adopting the common currency will *ensure sounder public finances*, but an equal number do not expect this as a result of the changeover (37%). Again, a quarter of respondents had no clear opinion (26%).

Citizens do not tend to think that adopting the euro will *help increase employment or boost economic growth* in Slovakia: 44% of respondents disagreed with this statement, and only 36% agreed with it. The number of those who could not or did not want to reply to the question is also high (20%).

A third of respondents agree (33%), and 37% of them disagree with the statement that the euro will ensure *lower interest rates and will ease their debt burdens*. This topic proved the most difficult to consider; almost a third of respondents could not give an answer (30%).

#### Potential political and economic advantages of adopting the euro



Q21a-c. In your opinion, what are the main advantages of the adoption of the euro for Slovakia?  
%, all respondents

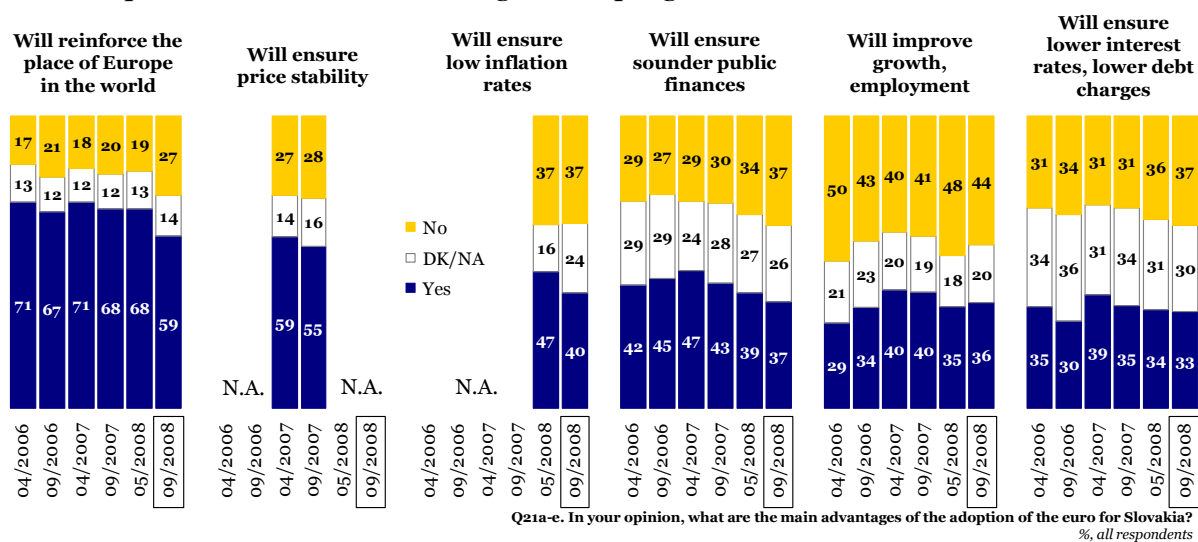
Analysing the results of surveys from the last three years, we see consistently large numbers of people who were unable to answer these questions (ranging from 12% to 36% for various topics).

There is no significant doubt in Slovakia about Europe having a **stronger global position** following a further enlargement of the euro area. The ratios of those agreeing that the euro will reinforce the place of Europe in the world were consistently much higher than the ratios of those who disagreed. However, the proportion of those agreeing has decreased since May 2008 by 9 percentage points (from 68% to 59%), which is the largest decrease in this topic in the last three years.

In the two surveys in 2007, more than half of respondents agreed (59% in April and 55% in September 2007), and over a quarter disagreed (27-28%) that *price stability* would be one of the main advantages of adopting the euro. As an alternative approach, in the surveys from 2008, we tested the statement “*the euro will ensure low inflation rates*”. It turned out that almost half of Slovaks (47%) in May and 40% in September 2008 expected the **euro to ensure low inflation rates**, while 37% of them did not expect this (in both waves).

In all previous surveys from 2006-2008, the relative majority of respondents were confident that the common currency would help their country to achieve **healthier public finances**. Such positive expectations reached a maximum in April 2007, but have gradually decreased since then. Currently, those who do not feel that the euro will ensure sounder public finances in Slovakia are equal in number to the group of “optimistic” people (both 37%).

### Potential political and economic advantages of adopting the euro



As regards the expected effect of the common currency on economic **growth and employment** in Slovakia, citizens have been rather pessimistic over the last three years. Those who do not expect the euro to improve growth and increase employment in their country frequently outnumbered (or at least equalled, in 2007) those expecting this positive effect as a result of the adoption of the common currency.

Slovaks proved rather undecided on the euro’s potential to ensure **lower credit charges**. Consistently, about a third of the public (between 30% and 36%) had no definite opinion on this topic, while those with an opinion tended equally for or against the belief that the adoption of the euro will ensure lower interest rates and debt charges. In the last two surveys, those not expecting this positive effect as a result of the changeover slightly outnumbered those who did expect this (36% vs. 34% in May 2008 and 37% vs. 33% in September 2008).

Considering economic outlooks, the current situation is dramatically different compared to earlier times, and thus, it is hard to directly compare the current expectations of the Slovak public with those found in the countries that acceded to the euro area recently. Still, if we look at the respective numbers (please note that some questions were not asked in the previous survey, for which the cells were left blank in the below table), Slovaks seem to be less enthusiastic as to how much their addition to the euro area could elevate the significance of Europe in the global arena. Also, they are more sceptical than any of the New Member States that have already joined the eurozone before that the common currency will bring more discipline in the public spending. Anticipation of lowered interest rates is also a record low considering the three countries where relevant comparison is available. Slovaks are now about as optimistic (with the slight majority indicating the affirmative answer category) as were

Maltese and Cypriots that the euro will contribute to price stability, and the Slovak pessimism regarding the euro boosting economic growth or create jobs was only surpassed in Slovenia in 2006.

#### Anticipated political and economic consequences of adopting the euro, prior to introduction

	Will reinforce the place of Europe in the world	Will ensure price stability	Will ensure low inflation rates	Will ensure sounder public finances	Will improve growth, employment	Will ensure lower interest rates, lower debt charges
Slovakia (2008)	59%	55%	40%	37%	36%	33%
Cyprus (2007)	74%	50%	..	42%	50%	39%
Malta (2007)	72%	57%	..	54%	49%	34%
Slovenia (2006)	71%	..	..	57%	31%	48%

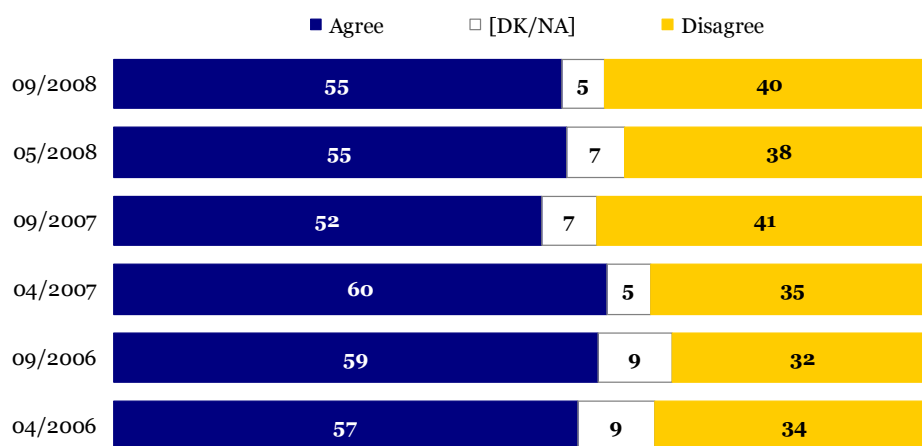
#### 4.1.3. The euro as an ingredient in European identity

This question parallels the question about the loss of national identity discussed in the subchapter 4.3 (see page 32), and deals with the relationship between European money and European identity.

Similar to results recorded in May 2008, more than half of Slovaks agree that introducing the euro in their country will make them **feel more European** than now (55%, no change), while 40% (+2) do not feel this way.

Looking over the figures of previous surveys from 2006-2008, we find that the majority of respondents have always agreed with the statement that using the euro will increase their sense of European identity. After an earlier increase in the number of citizens who felt that way, followed by a setback in September 2007, the current proportion of people who believe that the euro will make them feel more European is back to the level recorded in April 2006.

#### Using the euro will make people feel more European



Q22e.(2007-2008)/Q21e.(2006) Could you tell me for each of the following statements if you agree or disagree...?  
 „The usage of the euro instead of the koruna will make us feel more European than now”  
 %, all respondents

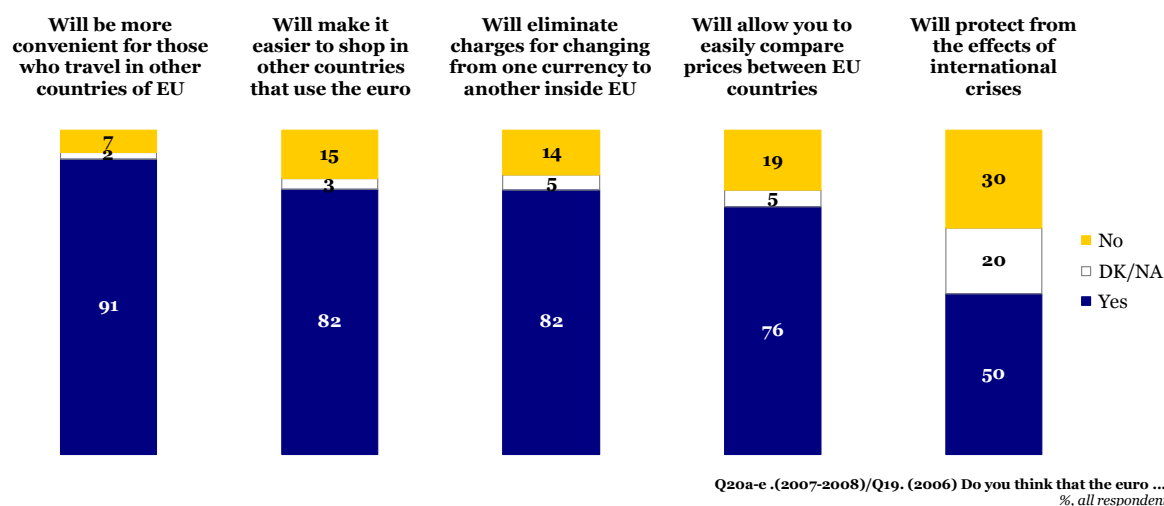
## 4.2. Practical consequences of the euro changeover

In order to evaluate citizens' perceptions of the practical consequences of joining the euro area, respondents were presented with five statements regarding the positive and practical outcomes of introducing the common currency.

A **notable majority** of respondents **agreed** with four out of five statements concerning the positive effects of introducing the euro. An undisputed advantage of joining the euro area concerns tourism: nine out of 10 respondents in Slovakia agree that the euro will make it more convenient to travel in another country in the euro area (91%). Eight out of 10 people agree that it will be easier to shop in other countries in the euro area (82%), and the same percentage believe that the euro will eliminate exchange charges within countries of the euro area (82%). There is somewhat less agreement that price comparisons will become easier between countries in the euro area (76%).

A benefit of joining the euro area much less evident for Slovaks is the protection (or buffer) it provides in cases of international crises – economic or other. However, significantly more citizens agree than disagree that the euro would help to provide such protection (50% versus 30%). One fifth of respondents (20%) were not able to decide whether such a benefit might be expected as a consequence of the changeover.

### Expected positive effects of joining the euro area

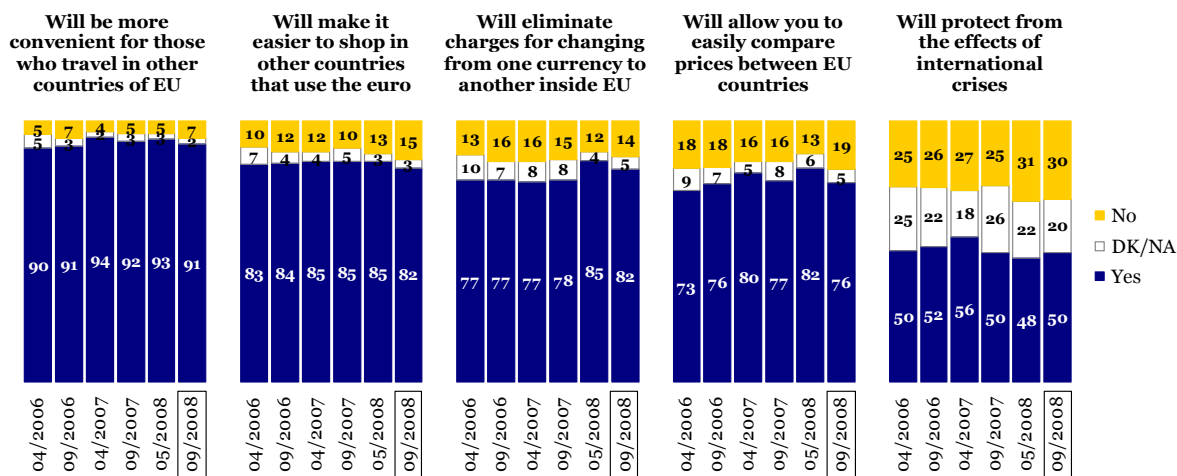


Since May 2008, only small changes (mostly decreases) of 2 to 5 percentage points occurred in the number of people who expected either effect. In addition, we observe no major changes over the past few years in the Slovaks' opinions regarding the above-mentioned positive effects of the changeover. (Please note that the fieldwork took place before the worst of the financial crisis broke out.)

According to the perception of over 90% of Slovaks during the last three years, the leading practical benefit of the changeover (out of those tested) remains the convenience conferred by the euro to people who travel in other euro area countries. Easier shopping, the elimination of exchange charges and easier comparison of prices in other countries in the euro area were benefits repeatedly acknowledged by over three quarters of the respondents.

On the other hand, much fewer – only about half of Slovaks – had seen a protective capacity of the euro against the effects of international crisis. Over a quarter of respondents had questioned this potential benefit, while the share of people with no opinion was generally high, ranging from 18% to 26%.

**Expected positive effects of joining the euro area**



Q20a-c .(2007-2008)/Q19. (2006) Do you think that the euro ...? % , all respondents

**4.3. Fears regarding the introduction of the euro**

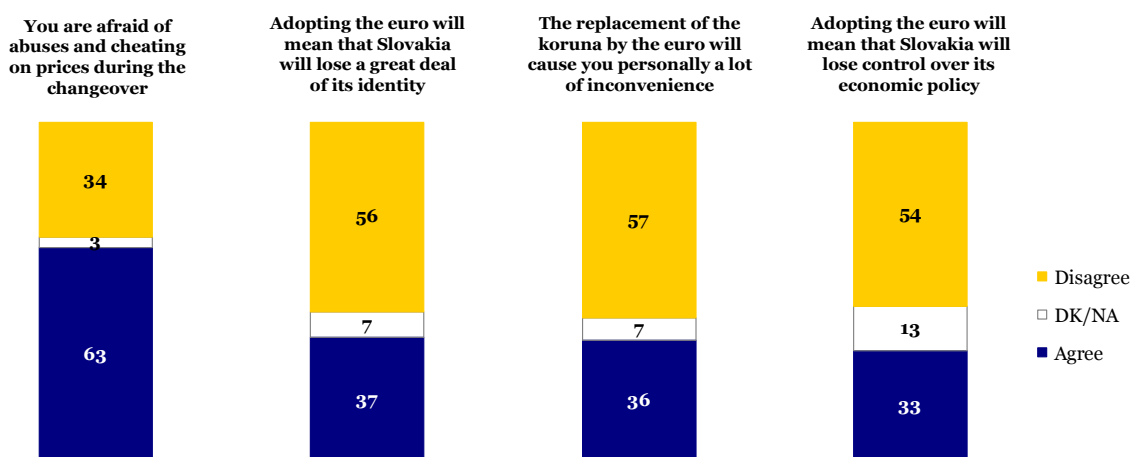
There are a number of **fears** people refer to when they discuss the euro, but generally, only a minority holds these views. Most people are *not concerned* about personal inconveniences caused by the changeover (57%). The majority of people are also not particularly concerned about their country losing control of economic policy (54%) or that adopting the euro could have a negative effect on their country’s identity (56%).

However, people are clearly afraid about potential pricing abuses around the time of the switchover to the euro. Almost two thirds of citizens (63%) are worried that there will be cheating on price conversions during such a changeover, and only one third (34%) trust that prices will be fair and that there will be no abuses. This fear parallels a similar concern detected in previous surveys conducted in the countries currently in the euro area, prior to their changeover to euro<sup>2</sup>.

<sup>2</sup> e.g. Flash EB 98/2



### Fears regarding the adoption of the euro



Q22a-d. Could you tell me for each of the following statements if you agree or disagree...?  
%, all respondents

The chart on the next page summarizes the related results of the survey series from the last three years.

The **fear of being cheated or “ill-treated” with regard to prices during the changeover** has actually decreased in the last year – by 5 percentage points since May 2008 and by 9 points since September 2007 (from 72% to 63%). At the same time, an increasing number of Slovaks have no fears in this regard (currently 34%, +5 since May 2008 and +11 since a year ago). The share of respondents saying they “did not know” or did not want to answer the question has halved in the last year (from 6% to 3%).

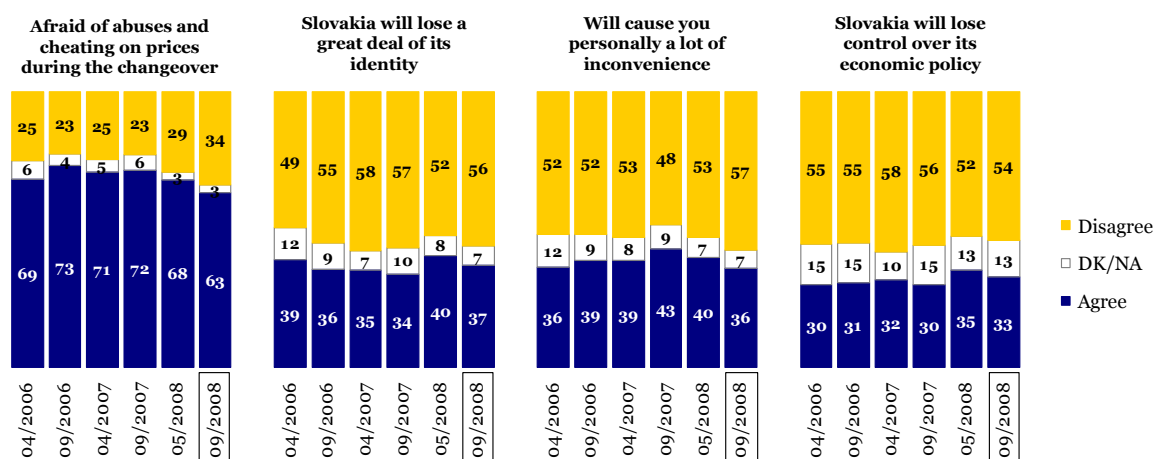
The majority of respondents in Slovakia (56%) **do not believe** that adopting the euro will cause a **loss of national identity**; these findings are comparable to those recorded in 2007. The ratio of people holding the opposite view has decreased since May 2008 (37%, –3 points), reaching a level of concern rather comparable to that recorded two years ago, in September 2006. There were virtually the same number of people who could not answer the question as in the previous survey (7%, –1).

Over half of the respondents (57%) **disagree** with the statement that the euro’s introduction will cause them a lot of **personal inconvenience** – but more than a third of them (36%) do expect such problems. The level of concern related to personal inconveniences due to the introduction of euro has gradually decreased in the last year, by 4 percentage points since May 2008 and by 7 points since September 2007, recording the same (and lowest) value since April 2006. The proportion of people who did not reply to the question remained unchanged since May 2008 (7%).

Consistent with previous results, a **majority** of Slovak respondents **disagreed** with the statement that adopting the euro will cause a **loss of control over their national economic policy**. This perspective remained virtually unchanged over the last three years. More than half of respondents (54%, +2 points since May 2008) disagreed with the scenario that Slovakia will lose control over its economic policy, while one third of citizens do fear a loss of control (33%, –2). The number of respondents who could not answer the question (13%) did not change in the last four months, remaining comparable with the levels recorded in the previous surveys.



### Fears regarding the adoption of the euro



Q22a-d. Could you tell me for each of the following statements if you agree or disagree...?  
%, all respondents

#### 4.4. An overview from a socio-demographic perspective

The socio-demographic analysis of the results shows great disparities in the proportion of those who did not venture to reply, especially to the questions related to the **political and economic consequences** of adopting the euro (i.e. regarding *lower interest rates, sounder public finances, improved growth and employment, low inflation rates and reinforced significance of Europe in the world*) – as well as to the question regarding the protective effect of the euro in cases of international crises. For all of these questions, the likelihood of not giving an answer was the highest among youngest and oldest respondents (aged 15-24 and 55+), among women, people with the lowest levels of education or those still in education, and people not working.

Generally, men rather than women, people aged 15-54 rather than the oldest generation, more educated people and those still in education rather than those with the lowest levels of education, and inhabitants of towns and other urban centres rather than those living in metropolitan or rural zones acknowledged expected positive consequences resulting from the euro in the above-mentioned areas. However, there were some exceptions: inhabitants of towns and other urban centres were more likely to be unable to answer the question regarding the euro's effect on interest rates and debt charges, than they were to expect a positive effect in this respect; also, there were fewer enthusiasts about the euro's positive effect on public finances among those aged 15-24 and among those still in education.

In addition, the belief that the euro *will lower interest rates and will ease debt burdens* and that the euro *will ensure sounder public finances* was more widespread among manual workers and employees than among the self-employed and people not working.

As for **practical consequences** of the changeover, a majority of citizens in all demographic segments acknowledge the **positive** effects of the euro that were proposed (i.e. *it will make it easier to shop; to compare prices in the euro area; it will eliminate currency exchange charges; it will be more convenient when travelling in the euro area*). Men, people aged 15-54, those with higher levels of education as well as those still in education and (to some degree) people from urban areas were more likely than others to agree that adopting the common currency will have these positive effects.

Only a relative majority of people from the oldest generation (aged 55+), of the least-educated, women, people not working and inhabitants of metropolitan and rural zones agree that the euro *will*

*protect their country from the effects of an international crisis*, while in all other segments over half of respondents agree with this statement. The most confident in this respect are the self-employed (68% of them) and people aged 25-39 (60%).

In general, **fears** related to the adoption of the euro in Slovakia are most characteristic of the oldest generation, people with low or medium levels of education, rural inhabitants and (somewhat) manual workers – as opposed especially to those aged 15-24, highly educated people and those still in education, as well as (to some degree) metropolitan citizens, who are the least likely to be worried about the scenarios tested.

We find the greatest disparities in the proportion of those who are afraid of personal inconveniences and potential pricing abuses around the time of the switchover to the euro.

The proportion of those who agreed that the introduction of the euro will cause them *a lot of personal inconveniences* was three times higher among the least-educated people (61%) than among those still in education (20%), and over twice as high as among the most educated people (24%). Rural inhabitants, manual workers and the oldest people (48%-50% each) were over twice as likely to be worried that the euro will cause them personal inconveniences as were respondents from metropolitan zones (15%), the self-employed (22%) and the youngest people (20%).

There are similar substantial disparities between socio-demographic segments regarding the *fear of price abuses*. Three quarters of rural inhabitants, those with the lowest level of education, manual workers and the oldest people (each 76%-77%) were concerned about *cheating on prices and abuses* during the changeover to the euro, compared to roughly a third of metropolitan citizens, those still in education (35%-37%) and roughly half of the highly educated, self-employed (51%-52%) and the youngest people (46%).

Women were slightly more likely than men to believe that adopting the euro will mean a *loss of control over national economic policy and loss of national identity*.

Slovaks' fear that their country might lose its national identity shows a somewhat different pattern. People still in education and metropolitan citizens were almost as likely to be afraid of a loss of national identity due to the euro as were people with medium or low levels of education and rural citizens; also the self-employed were roughly as worried about losing their national identity as were manual workers. The self-employed were also quite worried about losing control over national economic policy.

Those aged 15-24, those still in education, men and those living in towns or other urban centres were more likely than others to agree that by using the euro after the changeover they will **feel more European**.

A considerable proportion of respondents in each of the socio-demographic groups (between 46% and 77%) think that **price increases will occur** during the changeover to the euro. The most pessimistic in this respect are the least-educated people, older generations (aged 40 and over), people living in rural zones and manual workers. The younger generations (especially those aged 15-24), people still in education, metropolitan inhabitants and the self-employed were more likely than others to believe that the euro will contribute to price stability. In all segments, only very few people (less than 8%) think that the changeover will have no impact on prices.

Flash EB Series #249

Introduction of the euro  
in Slovakia

Annex  
Tables  
&  
Survey  
Information

THE GALLUP ORGANIZATION

## 5. Annex tables

<b>Table 1. Already seen euro banknotes.....</b>	<b>37</b>
<b>Table 2. Already seen euro coins.....</b>	<b>38</b>
<b>Table 3. Already used euro banknotes .....</b>	<b>39</b>
<b>Table 4. Already used euro coins .....</b>	<b>40</b>
<b>Table 5. Where do people use the euro banknotes? .....</b>	<b>41</b>
<b>Table 6. Where do people use the euro coins? .....</b>	<b>42</b>
<b>Table 7. Familiarity with the design of euro banknotes.....</b>	<b>43</b>
<b>Table 8. Familiarity with the design of euro coins .....</b>	<b>44</b>
<b>Table 9. Number of current eurozone countries.....</b>	<b>45</b>
<b>Table 10. Can Member States choose whether or not to adopt the euro?.....</b>	<b>46</b>
<b>Table 11. Expected date of the euro’s adoption.....</b>	<b>47</b>
<b>Table 12. Evolution of self-perceived information level regarding the euro.....</b>	<b>48</b>
<b>Table 13. Desired timeframe for being informed on the euro .....</b>	<b>49</b>
<b>Table 14. Trusted distributors of information and campaigns .....</b>	<b>50</b>
<b>Table 15. Preferred channels for information and campaigns.....</b>	<b>51</b>
<b>Table 16. Preferred topics for information and campaigns.....</b>	<b>52</b>
<b>Table 17. Preferred tools of the information campaigns .....</b>	<b>53</b>
<b>Table 18. Are people happy that the euro will replace their national currency? .....</b>	<b>54</b>
<b>Table 19. Consequences of the euro’s introduction on national level.....</b>	<b>55</b>
<b>Table 20. Consequences of the euro’s introduction on personal level .....</b>	<b>56</b>
<b>Table 21. Climate of opinion regarding the euro introduction .....</b>	<b>57</b>
<b>Table 22. Desired timeframe for adopting the euro .....</b>	<b>58</b>
<b>Table 23. Consequences of the introduction of the euro in those countries that are using the euro already.....</b>	<b>59</b>
<b>Table 24. Expected consequences of the changeover to the euro on prices.....</b>	<b>60</b>
<b>Table 25. Status of the euro as an international currency .....</b>	<b>61</b>
<b>Table 26. Expected positive effects of joining the eurozone .....</b>	<b>62</b>
<b>Table 27. Potential political and economic advantages of adopting the euro .....</b>	<b>63</b>
<b>Table 28. Fears regarding the adoption of the euro .....</b>	<b>64</b>

Table 1. Already seen euro banknotes

QUESTION: Q1\_A. Have you already seen...? - euro banknotes







	Total N	% Yes	% No	% DK/NA
 <b>TOTAL</b>	1002	81,5	18,5	0
 <b>SEX</b>				
Male	481	84,2	15,8	0
Female	521	79	21	0
 <b>AGE</b>				
15 – 24	212	84,3	15,7	0
25 - 39	240	89,8	10,2	0
40 - 54	275	85,2	14,8	0
55+	266	68	32	0
 <b>EDUCATION (end of)</b>				
Until 15 years of age	71	38,5	61,5	0
16 – 20	588	83,7	16,3	0
20 +	163	90,8	9,2	0
Still in education	163	84,2	15,8	0
 <b>URBANISATION</b>				
Metropolitan	74	90,6	9,4	0
Urban	530	82,3	17,7	0
Rural	394	78,7	21,3	0
 <b>OCCUPATION</b>				
Self-employed	73	97,5	2,5	0
Employee	268	91,3	8,7	0
Manual worker	143	81,1	18,9	0
Not working	509	74,2	25,8	0

Table 2. Already seen euro coins

QUESTION: Q1\_B. Have you already seen...? - euro coins







	Total N	% Yes	% No	% DK/NA
 <b>TOTAL</b>	1002	81,4	18,6	0
 <b>SEX</b>				
Male	481	83,4	16,6	0
Female	521	79,5	20,5	0
 <b>AGE</b>				
15 – 24	212	87,6	12,4	0
25 - 39	240	88,2	11,8	0
40 - 54	275	85,8	14,2	0
55+	266	65,9	34,1	0
 <b>EDUCATION (end of)</b>				
Until 15 years of age	71	37,9	62,1	0
16 – 20	588	82,7	17,3	0
20 +	163	90,6	9,4	0
Still in education	163	87,5	12,5	0
 <b>URBANISATION</b>				
Metropolitan	74	90,6	9,4	0
Urban	530	81,7	18,3	0
Rural	394	79,3	20,7	0
 <b>OCCUPATION</b>				
Self-employed	73	97,2	2,8	0
Employee	268	92,2	7,8	0
Manual worker	143	76,8	23,2	0
Not working	509	74,9	25,1	0

Table 3. Already used euro banknotes

QUESTION: Q2\_A. Have you already used..? - euro banknotes

Base: those who have seen euro banknotes







	Total N	% Yes	% No	% DK/NA
 <b>TOTAL</b>	816	61,2	38,8	0
 <b>SEX</b>				
Male	405	63	37	0
Female	412	59,4	40,6	0
 <b>AGE</b>				
15 – 24	179	61,3	38,7	0
25 - 39	216	76,3	23,7	0
40 - 54	234	63,9	36,1	0
55+	181	39,7	60,3	0
 <b>EDUCATION (end of)</b>				
Until 15 years of age	27	31,6	68,4	0
16 – 20	492	57,8	42,2	0
20 +	148	76,2	23,8	0
Still in education	137	66,5	33,5	0
 <b>URBANISATION</b>				
Metropolitan	67	74,8	25,2	0
Urban	436	63,3	36,7	0
Rural	310	55,6	44,4	0
 <b>OCCUPATION</b>				
Self-employed	72	80,3	19,7	0
Employee	245	72	28	0
Manual worker	116	64,2	35,8	0
Not working	378	49,5	50,5	0

Table 4. Already used euro coins

**QUESTION: Q2\_B. Have you already used..? - euro coins***Base: those who have seen euro coins*







	Total N	% Yes	% No	% DK/NA
 <b>TOTAL</b>	816	63,3	36,7	0
 <b>SEX</b>				
Male	401	66,5	33,5	0
Female	414	60,2	39,8	0
 <b>AGE</b>				
15 – 24	186	68,1	31,9	0
25 - 39	212	77,2	22,8	0
40 - 54	236	64,1	35,9	0
55+	175	40,5	59,5	0
 <b>EDUCATION (end of)</b>				
Until 15 years of age	27	31,3	68,7	0
16 – 20	486	59,2	40,8	0
20 +	148	77	23	0
Still in education	143	72,5	27,5	0
 <b>URBANISATION</b>				
Metropolitan	67	75,4	24,6	0
Urban	433	67,7	32,3	0
Rural	312	54,9	45,1	0
 <b>OCCUPATION</b>				
Self-employed	71	81,2	18,8	0
Employee	247	73,9	26,1	0
Manual worker	109	66,1	33,9	0
Not working	381	52	48	0



Table 5. Where do people use the euro banknotes?

QUESTION: Q2bis. You said you already used euro banknotes. Was it..?

Base: those who already used euro banknotes







	Total N	% In [COUNTRY]	% Abroad	% In [COUNTRY] and abroad	% DK/NA
 <b>TOTAL</b>	500	7	77,1	15,4	0,4
 <b>SEX</b>					
Male	255	6,3	71,1	22,4	0,2
Female	245	7,8	83,4	8,1	0,7
 <b>AGE</b>					
15 – 24	110	4,8	86,3	9	0
25 - 39	165	6,8	65,4	27,8	0
40 - 54	150	10,4	79,1	10,2	0,3
55+	72	4,4	84,9	8,3	2,4
 <b>EDUCATION (end of)</b>					
Until 15 years of age	9	19,4	75,9	0	4,7
16 – 20	284	9,2	76,1	14,1	0,6
20 +	113	3	76,7	20,4	0
Still in education	91	4,4	80,4	15,2	0
 <b>URBANISATION</b>					
Metropolitan	50	0	79,7	20,3	0
Urban	276	3,7	81	15,2	0,1
Rural	172	14,5	70,1	14,3	1,1
 <b>OCCUPATION</b>					
Self-employed	58	9	75,3	15,7	0
Employee	176	3,9	78,2	17,5	0,3
Manual worker	74	12,1	70,2	17	0,7
Not working	187	7,5	78,9	13	0,6

Table 6. Where do people use the euro coins?

QUESTION: Q2ter. You said you already used euro coins. Was it..?

Base: those who already used euro coins







	Total N	% In [COUNTRY]	% Abroad	% In [COUNTRY] and abroad	% DK/NA
 <b>TOTAL</b>	516	5,8	78,7	15,1	0,4
 <b>SEX</b>					
Male	267	6	74,8	18,9	0,2
Female	249	5,6	82,8	10,9	0,7
 <b>AGE</b>					
15 – 24	126	2,1	88,6	9,4	0
25 - 39	164	6,6	65,9	27,5	0
40 - 54	151	10,3	79,4	9,9	0,3
55+	71	1,7	87,7	8,2	2,4
 <b>EDUCATION (end of)</b>					
Until 15 years of age	8	0	95,2	0	4,8
16 – 20	288	9	74,8	15,5	0,6
20 +	114	2,4	77	20,6	0
Still in education	104	1,3	89,4	9,3	0
 <b>URBANISATION</b>					
Metropolitan	51	0	91,1	8,9	0
Urban	293	3,5	82,4	14	0,1
Rural	171	11,7	68,4	18,8	1,1
 <b>OCCUPATION</b>					
Self-employed	58	9	74,5	16,5	0
Employee	183	3,5	78,4	17,8	0,3
Manual worker	72	11,4	66	21,9	0,7
Not working	198	5,1	84,3	10	0,6

Table 7. Familiarity with the design of euro banknotes

QUESTION: Q3. What do you think, which of the following statements is correct?







	Total N	% The euro banknotes look exactly the same in all countries that use the euro	% The euro banknotes have partly different designs from country to country	% DK/NA
 <b>TOTAL</b>	1002	41,5	51,3	7,2
 <b>SEX</b>				
Male	481	42,8	51,3	5,9
Female	521	40,3	51,3	8,4
 <b>AGE</b>				
15 – 24	212	42,8	56,5	0,7
25 - 39	240	46	51	3
40 - 54	275	41,3	51,9	6,7
55+	266	36,2	47,7	16,1
 <b>EDUCATION (end of)</b>				
Until 15 years of age	71	46,3	38,9	14,8
16 – 20	588	42,2	49,9	7,9
20 +	163	37,1	57,7	5,2
Still in education	163	39,7	59,5	0,8
 <b>URBANISATION</b>				
Metropolitan	74	31,3	61,2	7,5
Urban	530	43	52,4	4,6
Rural	394	41,7	47,9	10,4
 <b>OCCUPATION</b>				
Self-employed	73	52,7	47,3	0
Employee	268	42,2	53,6	4,2
Manual worker	143	45	43,9	11,1
Not working	509	38,5	52,9	8,6

Table 8. Familiarity with the design of euro coins

QUESTION: Q4. And what do you think, which of the following statements is correct?







	Total N	% The euro coins look exactly the same in all countries that use the euro	% The euro coins have partly different designs from country to country	% DK/NA
 <b>TOTAL</b>	1002	27,6	65,2	7,2
 <b>SEX</b>				
Male	481	22,7	71,5	5,9
Female	521	32,1	59,5	8,4
 <b>AGE</b>				
15 – 24	212	31,9	68,1	0
25 - 39	240	24,3	72,3	3,4
40 - 54	275	24,7	68,3	7
55+	266	29,7	54	16,3
 <b>EDUCATION (end of)</b>				
Until 15 years of age	71	37,5	48,3	14,2
16 – 20	588	28,9	63	8,1
20 +	163	21,4	72,7	5,9
Still in education	163	25,5	74,5	0
 <b>URBANISATION</b>				
Metropolitan	74	21,6	70,9	7,5
Urban	530	30	65,1	4,9
Rural	394	25,3	64,7	10
 <b>OCCUPATION</b>				
Self-employed	73	17	82,1	0,9
Employee	268	24,2	71,3	4,6
Manual worker	143	30,1	58,8	11,1
Not working	509	30	61,5	8,4

Table 9. Number of current eurozone countries

QUESTION: Q5. According to you, how many EU countries have already introduced the euro?







	Total N	6%	13%	15%	27%	% DK/NA
 <b>TOTAL</b>	1002	10,1	36,3	36,1	4	13,5
 <b>SEX</b>						
Male	481	10,7	35,2	40,7	3,8	9,7
Female	521	9,6	37,3	31,8	4,3	17
 <b>AGE</b>						
15 – 24	212	11,5	33,2	43,1	2,9	9,3
25 - 39	240	11	40,3	33,9	2,4	12,4
40 - 54	275	8,6	37,4	35,8	3,5	14,6
55+	266	10	34	32,5	6,7	16,7
 <b>EDUCATION (end of)</b>						
Until 15 years of age	71	6,2	31,9	34,9	8,7	18,3
16 – 20	588	11	36,8	33,6	3,4	15,2
20 +	163	6,7	40,4	40,9	3,5	8,6
Still in education	163	12,7	32,8	41,2	4,4	8,9
 <b>URBANISATION</b>						
Metropolitan	74	5,9	37,9	37,2	4,8	14,1
Urban	530	8,7	38,8	38,7	3,3	10,5
Rural	394	12,9	32,9	32,6	4,6	17
 <b>OCCUPATION</b>						
Self-employed	73	21,4	34,5	23,5	5	15,6
Employee	268	6,9	40,8	38,7	3,4	10,1
Manual worker	143	11,9	32,9	39,5	1,8	13,9
Not working	509	9,9	35,1	35,3	4,7	15

Table 10. Can Member States choose whether or not to adopt the euro?

QUESTION: Q5bis. Can [COUNTRY] choose whether or not to introduce the euro?







	Total N	% Yes	% No	% DK/NA
 <b>TOTAL</b>	1002	41,6	49,7	8,7
 <b>SEX</b>				
Male	481	40,4	51	8,5
Female	521	42,7	48,4	8,9
 <b>AGE</b>				
15 – 24	212	37	51,7	11,3
25 - 39	240	47,4	46,2	6,4
40 - 54	275	47,7	45,1	7,2
55+	266	33,5	56,1	10,5
 <b>EDUCATION (end of)</b>				
Until 15 years of age	71	51	44,5	4,4
16 – 20	588	42,8	50	7,2
20 +	163	45,8	42,4	11,9
Still in education	163	26,7	59,4	13,9
 <b>URBANISATION</b>				
Metropolitan	74	39,9	41,3	18,7
Urban	530	37,4	52,8	9,7
Rural	394	47,4	47	5,6
 <b>OCCUPATION</b>				
Self-employed	73	51,7	43,6	4,7
Employee	268	39,2	50,9	10
Manual worker	143	58,3	38,1	3,6
Not working	509	36,3	53,4	10,3

Table 11. Expected date of the euro's adoption

QUESTION: Q5ter. When, in which year do you think the euro will be introduced in [COUNTRY]?







	Total N	% Up till 2008	% 2009-2010	% 2011-2012	% 2013 or later	% DK/NA
 <b>TOTAL</b>	1002	2,6	95,3	0,2	0,1	1,9
 <b>SEX</b>						
Male	481	3,1	94,3	0	0,2	2,4
Female	521	2,1	96,2	0,3	0	1,3
 <b>AGE</b>						
15 - 24	212	2,3	95,5	0	0	2,2
25 - 39	240	4,8	93,5	0,7	0	0,9
40 - 54	275	1,4	97,4	0	0,3	0,9
55+	266	2	94,6	0	0	3,4
 <b>EDUCATION (end of)</b>						
Until 15 years of age	71	0	98,9	0	0	1,1
16 - 20	588	2,7	94,7	0,3	0	2,3
20 +	163	3,1	94,2	0	0,5	2,2
Still in education	163	3	97	0	0	0
 <b>URBANISATION</b>						
Metropolitan	74	0	96,9	0	0	3,1
Urban	530	1,4	97,2	0	0	1,4
Rural	394	4,7	92,5	0,5	0,2	2,1
 <b>OCCUPATION</b>						
Self-employed	73	0	96,8	2,4	0	0,8
Employee	268	1,4	95,5	0	0,3	2,8
Manual worker	143	3,8	96,2	0	0	0
Not working	509	3,2	94,8	0	0	2

Table 12. Evolution of self-perceived information level regarding the euro

QUESTION: Q6. To what extent do you feel informed about the euro? Do you feel..:







	Total N	% Very well informed	% Rather well informed	% Not very well informed	% Not at all well informed	% DK/NA
 <b>TOTAL</b>	1002	20,7	59,4	16,6	2	1,2
 <b>SEX</b>						
Male	481	24,4	59,2	14,2	1,9	0,3
Female	521	17,2	59,7	18,8	2,2	2,1
 <b>AGE</b>						
15 – 24	212	13,7	73	11,5	1,4	0,5
25 - 39	240	29	53,3	15,8	0,3	1,6
40 - 54	275	17,8	61,7	17,1	2,5	0,9
55+	266	22,1	52,2	20,3	3,5	1,9
 <b>EDUCATION (end of)</b>						
Until 15 years of age	71	5,8	40,2	43,9	10,1	0
16 – 20	588	19	61,9	15,9	1,9	1,4
20 +	163	39,2	50,9	7,3	0,8	1,8
Still in education	163	15,5	68,2	15,7	0	0,6
 <b>URBANISATION</b>						
Metropolitan	74	29,1	60,5	8,3	1,5	0,5
Urban	530	19,8	60,5	16,5	1,8	1,5
Rural	394	20,5	57,6	18,4	2,6	1
 <b>OCCUPATION</b>						
Self-employed	73	17,4	75,4	7,2	0	0
Employee	268	23,2	65,5	10,3	0,4	0,6
Manual worker	143	24,8	49,5	17,4	6,9	1,4
Not working	509	18,7	56,9	20,9	1,7	1,7



Table 13. Desired timeframe for being informed on the euro

QUESTION: Q7. When would you like to be informed about the introduction of euro in [COUNTRY]?

Base: those who are not rather or very well informed about the euro







	Total N	% As soon as possible	% A few years before	% A few months before	% A few weeks before	% DK/NA
 <b>TOTAL</b>	187	56,8	11,9	20,4	6	4,9
 <b>SEX</b>						
Male	77	49,2	16,8	24,6	2,7	6,7
Female	110	62,1	8,4	17,5	8,3	3,7
 <b>AGE</b>						
15 - 24	27	78,2	4,2	9,3	8,3	0
25 - 39	39	54,5	17,3	26,7	1,4	0
40 - 54	54	60,9	11,4	15,8	7,3	4,5
55+	63	45,6	13	24,3	7	10,1
 <b>EDUCATION (end of)</b>						
Until 15 years of age	38	60,4	13,7	20	1,1	4,9
16 - 20	105	53	13	23,1	5,7	5,2
20 +	13	54,2	0	21,2	16,7	7,9
Still in education	26	71,5	10,3	9,4	8,8	0
 <b>URBANISATION</b>						
Metropolitan	7	14	15,3	24,3	36,9	9,4
Urban	96	59,7	11,5	18,1	6,8	3,9
Rural	82	57,8	12,2	22,4	2,3	5,3
 <b>OCCUPATION</b>						
Self-employed	5	37,4	62,6	0	0	0
Employee	29	43,4	18,5	19,6	14,9	3,6
Manual worker	35	51,7	11,2	27	6	4
Not working	115	64	7,8	18,6	4,2	5,5

Table 14. Trusted distributors of information and campaigns

**QUESTION: Q8\_A-H. For each of the following institutions or groups, please tell me if you would trust information they provide on the changeover to the euro, or not?**

*% of "trust" shown*







	Total N	Government, national or regional authorities	Tax/ fiscal administrations	National Central Bank	European Institutions	Commercial banks	Journalists	Trade unions, professional organisations, etc.	Consumer associations
 <b>TOTAL</b>	1002	74,8	68,7	89,9	77,2	72,4	45,5	51,2	56,3
 <b>SEX</b>									
Male	481	74	65,3	91,2	79,5	74,2	47,5	51,4	55,7
Female	521	75,5	71,9	88,6	75	70,7	43,6	51	56,7
 <b>AGE</b>									
15 – 24	212	69,6	64,6	92,5	80,4	80,4	40,2	40,4	49,9
25 - 39	240	84,2	78	92,9	80,5	77,8	56,9	64,3	63,4
40 - 54	275	76,5	69,7	89,9	81,3	68	43,9	53,7	59,7
55+	266	69,9	63,8	86	67,8	65,4	41,6	46,1	52,2
 <b>EDUCATION (end of)</b>									
Until 15 years of age	71	77,4	68,9	92,6	74,3	77,3	59,9	59,3	58,7
16 – 20	588	76,1	70,3	89,3	75,9	70,1	46,4	52,6	59
20 +	163	75,7	72,8	89,6	79,5	71,3	42,5	53,9	55,9
Still in education	163	69,5	61,8	93	81,6	82,9	39,6	39,1	46,4
 <b>URBANISATION</b>									
Metropolitan	74	75,9	75,5	88,8	86,9	73,8	47,5	57,3	56,1
Urban	530	76,2	68,9	90,7	79,6	72,3	44,4	49,1	55,2
Rural	394	73,2	68	89,7	72,7	72,5	46,6	53,2	58,2
 <b>OCCUPATION</b>									
Self-employed	73	78,2	67,6	88,1	71,7	73,5	51,5	62,9	60,1
Employee	268	76,1	75,4	92	79,7	70,6	41,2	47,6	56,5
Manual worker	143	78,3	65,9	86,7	81,9	76,3	63,2	67,3	66,7
Not working	509	73,4	66,8	90,8	75,8	72,4	42,3	47,3	53

Table 15. Preferred channels for information and campaigns

QUESTION: Q9\_A-J. Where would you like to receive useful information on the euro and the changeover?

% of "yes" shown







	Total N	In banks	In supermarkets and shops	In public places	In schools and other places of education and training	In the workplace	On the radio	On television	In newspapers, magazines	In your letter box	On the Internet
 <b>TOTAL</b>	1002	77,5	56,3	57,5	54	54,2	69,9	87,8	76,9	66,9	66,3
 <b>SEX</b>											
Male	481	76,4	56,4	54,5	51,9	51,5	66,2	88,4	77,8	66,4	68,4
Female	521	78,4	56,3	60,3	55,9	56,7	73,3	87,2	76,2	67,3	64,5
 <b>AGE</b>											
15 – 24	212	68,7	54,7	53,3	68	45,7	55,4	82,3	71,1	58,4	83
25 - 39	240	87,2	57,9	65,6	63,7	66,9	76,2	90	80,9	67,3	81,4
40 - 54	275	86,5	59,9	58,2	49,9	64,9	74,3	88,1	80,1	74,4	65,9
55+	266	66,4	52,1	52,6	38,8	38	70,9	90,1	74,8	65,4	39,9
 <b>EDUCATION (end of)</b>											
Until 15 years of age	71	76,5	62,8	65,5	40,9	43,5	79,8	94,9	80,5	76	29,7
16 – 20	588	79,9	57,8	58,5	50,8	57,9	74,5	89	79	69,2	61,9
20 +	163	82	55,4	58,1	54,3	60,4	68,6	85,6	77,4	63,2	77,1
Still in education	163	67,3	49,3	49,5	74,7	38,6	49,3	82,4	68,3	59	92,1
 <b>URBANISATION</b>											
Metropolitan	74	76,9	56,7	63,1	59,2	55,8	64,8	79,4	74	67,2	71,8
Urban	530	77,9	53,1	56	56,4	53,6	65,1	87,2	77	67,9	71,3
Rural	394	77,6	61	59	50,1	55	77,6	90,5	77,8	65,9	59
 <b>OCCUPATION</b>											
Self-employed	73	79,4	65	62,3	50,1	54,7	83,7	85,4	76,4	64,8	76,3
Employee	268	82,9	53,5	60,6	54,3	62,2	62,4	86,9	80,5	68,7	76,1
Manual worker	143	91,5	60	58,2	56,7	73,2	82,3	92,1	86,9	69,8	64,8
Not working	509	70,7	55,6	55	54	44,5	68,6	87,8	72,6	65,6	60,5

Table 16. Preferred topics for information and campaigns

**QUESTION: Q10\_A-F. In your view, which of the following issues about the euro are essential to be covered in priority by the information campaign?**

% of “essential” shown







	Total N	The way how the euro will be introduced in [COUNTRY]	The value of one euro in [CURRENCY]	What notes and coins in euros look like	How to ensure that the rules for currency conversion into euro are respected	The practical implications of the euro regarding your salary, your bank account	The social, economic or political implications of the euro
 <b>TOTAL</b>	1002	81,3	85,1	81,5	81,1	80,1	76,4
 <b>SEX</b>							
Male	481	80,4	86	81,7	81,5	78	75,4
Female	521	82,1	84,3	81,3	80,7	82	77,2
 <b>AGE</b>							
15 – 24	212	74,6	84,7	76,7	74,5	73,3	70,9
25 - 39	240	83,3	86,9	83,2	85,5	84,8	74,8
40 - 54	275	87,1	86,1	83,1	82,3	84,9	82,6
55+	266	79	83,3	82,7	81,6	76,6	76,1
 <b>EDUCATION (end of)</b>							
Until 15 years of age	71	88	88,3	93,4	87,3	77,4	76,7
16 – 20	588	85,2	86,5	82,9	82,4	83,7	76,3
20 +	163	74	79,7	73,9	74,2	80,9	80,6
Still in education	163	71,5	84,3	79,2	81,7	68,3	73
 <b>URBANISATION</b>							
Metropolitan	74	58,1	67,6	67,8	77,2	65,5	79,1
Urban	530	82,5	86,7	81,4	82,1	78,8	75,4
Rural	394	84	86,5	84,4	80,8	84,6	77,3
 <b>OCCUPATION</b>							
Self-employed	73	84,4	79,8	81,1	88,9	83,6	74,3
Employee	268	79,8	83,2	75,7	79,2	79,3	78
Manual worker	143	91,7	91	91,1	85,9	94,6	75,5
Not working	509	79,5	86	82,7	80,5	76,8	76,9

Table 17. Preferred tools of the information campaigns

**QUESTION: Q11\_A-G. Here is a list of various information campaign actions. Could you tell me for each of them whether you would find it essential or not essential to prepare yourself for the euro?**

% of "Essential" shown







	Total N	Dual display of prices in shops	Dual display of the amount on bills (electricity, gas, ..)	Dual display on your pay slip	Leaflets / Brochures	TV advertisements	Radio advertisements	Newspaper advertisements
 <b>TOTAL</b>	1002	91,8	88,4	88,1	75,6	76,6	66	71,8
 <b>SEX</b>								
Male	481	91,2	86,7	87,7	77,4	76,3	67,1	70,9
Female	521	92,3	90	88,5	73,9	76,9	65	72,7
 <b>AGE</b>								
15 - 24	212	91,2	86,7	85,2	73,8	80	61,4	75,7
25 - 39	240	91,4	89,7	92,9	76,4	78,4	66,2	68,9
40 - 54	275	93,4	90	90,4	79,2	74,7	69	72,9
55+	266	91,4	87,3	84,3	72,6	74,9	66,6	69,7
 <b>EDUCATION (end of)</b>								
Until 15 years of age	71	93	92,5	84,5	83,5	74,9	67,8	73,3
16 - 20	588	91,5	87,5	89,5	77	75,7	67,9	74,1
20 +	163	90,3	90,7	89,9	73,3	75,5	64,6	65,3
Still in education	163	94	87,8	84,2	72,4	82,2	58,8	70,6
 <b>URBANISATION</b>								
Metropolitan	74	91,5	90,9	87,7	64,7	76,9	61,7	66,9
Urban	530	91,3	85,6	85,1	76,2	74,9	64,1	69,5
Rural	394	92,6	91,9	92,4	77	78,8	69,2	75,7
 <b>OCCUPATION</b>								
Self-employed	73	88,2	91,7	90,3	83,8	82,5	79,7	83,9
Employee	268	89,5	86,7	89,4	76	75,8	64,3	70
Manual worker	143	96,9	87,1	95,3	78,4	73,8	69,9	74,3
Not working	509	93	90,1	86,1	74,2	77,5	64,3	71,2

Table 18. Are people happy that the euro will replace their national currency?

QUESTION: Q12. Are you personally happy or not that the euro could replace the [CURRENCY]?







	Total N	% Very happy	% Rather happy	% Rather unhappy	% Very unhappy	% DK/NA
 <b>TOTAL</b>	1002	9,4	47,2	25,5	9,3	8,6
 <b>SEX</b>						
Male	481	10,5	52,2	21,4	9,5	6,5
Female	521	8,3	42,7	29,4	9,1	10,5
 <b>AGE</b>						
15 – 24	212	7,2	64,4	14	4,6	9,8
25 - 39	240	17,6	55	17,4	4,2	5,7
40 - 54	275	8,3	39,5	34,3	12	5,9
55+	266	4,8	35,2	32	14,9	13,1
 <b>EDUCATION (end of)</b>						
Until 15 years of age	71	1,3	25,5	43,4	19,8	10
16 – 20	588	10,2	42,4	30,1	9,3	8,1
20 +	163	15,1	56,3	14,7	6,1	7,9
Still in education	163	5,1	66,2	10,4	6,9	11,3
 <b>URBANISATION</b>						
Metropolitan	74	16,4	56,8	14,6	4,3	7,9
Urban	530	8,8	49,7	23,4	8	10,1
Rural	394	8,6	42,4	30,3	12	6,7
 <b>OCCUPATION</b>						
Self-employed	73	29	46	11,1	7,3	6,6
Employee	268	11,1	51,5	23,9	6,4	7,2
Manual worker	143	7,7	44,8	30,3	12,8	4,3
Not working	509	6,1	46	27	10,2	10,8

Table 19. Consequences of the euro's introduction on national level

QUESTION: Q13. Do you think the introduction of the euro would have positive or negative consequences for [COUNTRY]..?







	Total N	% Very positive consequences	% Rather positive consequences	% Rather negative consequences	% Very negative consequences	% DK/NA
 <b>TOTAL</b>	1002	6,3	47,4	24,2	5,9	16,1
 <b>SEX</b>						
Male	481	8	52,7	22	5,3	11,9
Female	521	4,8	42,5	26,3	6,5	19,9
 <b>AGE</b>						
15 – 24	212	4,1	59,5	11,7	4,1	20,7
25 - 39	240	13,8	52,1	22,6	0,8	10,7
40 - 54	275	4	46,2	31,2	8,9	9,8
55+	266	3,9	35,7	27,4	9	24
 <b>EDUCATION (end of)</b>						
Until 15 years of age	71	0	31,9	33,4	10,1	24,7
16 – 20	588	7,6	43,7	27,6	6,4	14,7
20 +	163	9,9	57,7	17,7	2,4	12,3
Still in education	163	1,5	59,6	11,6	5,4	21,9
 <b>URBANISATION</b>						
Metropolitan	74	7,6	60,7	13,5	2,7	15,4
Urban	530	5,3	50	23,4	4,6	16,8
Rural	394	7,2	41,8	27,4	8,4	15,2
 <b>OCCUPATION</b>						
Self-employed	73	21,5	55,2	17,6	1,3	4,4
Employee	268	7,4	52,9	23,7	3,8	12,2
Manual worker	143	8,4	37,4	32,6	10	11,7
Not working	509	3	46,4	22,9	6,6	21,1

Table 20. Consequences of the euro's introduction on personal level

QUESTION: Q14. And for you personally, do you think that it would be positive or negative if the euro would be introduced?







	Total N	% Very positive	% Rather positive	% Rather negative	% Very negative	% DK/NA
 <b>TOTAL</b>	1002	4,5	47,2	29,2	7	12,2
 <b>SEX</b>						
Male	481	5,3	54,1	25,4	6,2	8,9
Female	521	3,7	40,7	32,6	7,7	15,2
 <b>AGE</b>						
15 – 24	212	2,3	64,8	16,4	4,8	11,8
25 - 39	240	9,2	56,8	23,4	2,3	8,2
40 - 54	275	4,5	42,9	32,2	8,7	11,6
55+	266	2	29,3	40,7	11,3	16,8
 <b>EDUCATION (end of)</b>						
Until 15 years of age	71	1,2	21,7	54,6	11,6	11
16 – 20	588	5,3	42,8	31,6	7,7	12,5
20 +	163	5,3	59,8	21,9	2	11
Still in education	163	2,9	62,3	14,6	6,6	13,5
 <b>URBANISATION</b>						
Metropolitan	74	8,2	63,4	14,2	4	10,2
Urban	530	3,8	50,1	25,9	6,1	14,1
Rural	394	4,4	40,6	36,3	8,7	10
 <b>OCCUPATION</b>						
Self-employed	73	13,7	64,6	14,9	2,2	4,7
Employee	268	3,7	55,5	25,5	3,4	11,9
Manual worker	143	7,3	38,2	36,4	10	8,1
Not working	509	2,7	42,9	31,1	8,8	14,6



Table 21. Climate of opinion regarding the euro introduction

QUESTION: Q15. Generally speaking, are most people you personally know more in favour or against the idea of introducing the euro in [COUNTRY]?







	Total N	% Very much in favour of its introduction	% Rather in favour of its introduction	% Rather against its introduction	% Very much against its introduction	% DK/NA
 <b>TOTAL</b>	1002	2,9	39,8	38,9	8	10,4
 <b>SEX</b>						
Male	481	3,6	46,4	29,2	8,6	12,2
Female	521	2,4	33,7	47,8	7,4	8,7
 <b>AGE</b>						
15 – 24	212	1,1	48,4	32,6	3,8	14,2
25 – 39	240	4,7	47,3	33,5	7,2	7,3
40 – 54	275	3,5	37,9	41,9	8,4	8,3
55+	266	2,4	28	45,3	11,7	12,6
 <b>EDUCATION (end of)</b>						
Until 15 years of age	71	0	25,6	53,7	14,6	6,1
16 – 20	588	3,1	36,6	43,6	8,9	7,8
20 +	163	5,5	51,6	23,8	5,2	13,9
Still in education	163	1,4	47,2	28,2	4,2	18,9
 <b>URBANISATION</b>						
Metropolitan	74	7,5	52,6	26,7	6,4	6,7
Urban	530	1,7	43,4	34	8,3	12,6
Rural	394	3,7	32,6	47,9	8	7,8
 <b>OCCUPATION</b>						
Self-employed	73	5,8	62,9	20,1	8,5	2,8
Employee	268	5,1	43,7	34,2	4,7	12,3
Manual worker	143	2,2	37,8	47,4	9	3,5
Not working	509	1,3	34,9	41,9	9,4	12,5

Table 22. Desired timeframe for adopting the euro

QUESTION: Q16. When would you like the euro to become your currency?







	Total N	% As soon as possible	% After a certain time	% As late as possible	% DK/NA
 <b>TOTAL</b>	1002	24,4	33,3	25,5	16,9
 <b>SEX</b>					
Male	481	30,4	31	20,5	18,1
Female	521	18,8	35,4	30	15,8
 <b>AGE</b>					
15 – 24	212	27,4	34,7	12,8	25
25 - 39	240	33	29,1	28,4	9,5
40 - 54	275	22,6	37,2	26	14,2
55+	266	16,2	30,4	32,9	20,5
 <b>EDUCATION (end of)</b>					
Until 15 years of age	71	13,5	25,5	45,9	15,1
16 – 20	588	24,1	33,9	28,4	13,6
20 +	163	28,5	35,9	18	17,6
Still in education	163	27,3	30,5	11,5	30,7
 <b>URBANISATION</b>					
Metropolitan	74	29,6	28,1	18	24,3
Urban	530	28,1	33,2	19,8	18,9
Rural	394	18,6	34,1	34,6	12,7
 <b>OCCUPATION</b>					
Self-employed	73	32,3	38,2	19,2	10,2
Employee	268	29,5	31,6	22,2	16,8
Manual worker	143	29,7	33,8	27,6	8,9
Not working	509	19,3	32,8	27,6	20,3

Table 23. Consequences of the introduction of the euro in those countries that are using the euro already

QUESTION: Q17. Do you think the introduction of the euro has had positive or negative consequences in those countries that are using the euro already?







	Total N	% Very positive consequences	% Rather positive consequences	% Rather negative consequences	% Very negative consequences	% DK/NA
 <b>TOTAL</b>	1002	7,7	43,7	23,1	5,2	20,4
 <b>SEX</b>						
Male	481	10	47,2	21,8	5,7	15,4
Female	521	5,5	40,5	24,3	4,7	25,1
 <b>AGE</b>						
15 – 24	212	9,2	53,4	12,1	0	25,3
25 - 39	240	11,9	49,4	20,2	4,3	14,3
40 - 54	275	6,5	40,2	29,3	7,3	16,7
55+	266	4,1	34,2	27,7	7,8	26,1
 <b>EDUCATION (end of)</b>						
Until 15 years of age	71	0	22,5	33,8	8,3	35,4
16 – 20	588	9,2	40,3	25,1	6,1	19,2
20 +	163	7,3	53,9	22,5	5	11,3
Still in education	163	6,5	55,8	9,4	0	28,2
 <b>URBANISATION</b>						
Metropolitan	74	10,7	45,6	17,2	7,3	19,3
Urban	530	5,6	51,9	22,3	5	15,2
Rural	394	10	32,5	25,1	5	27,5
 <b>OCCUPATION</b>						
Self-employed	73	16,8	55,2	21	4,2	2,8
Employee	268	8,4	51	22,5	4,9	13,2
Manual worker	143	11,1	36,9	32,3	6,2	13,5
Not working	509	4,8	40,1	20,8	5,2	29,1

Table 24. Expected consequences of the changeover to the euro on prices

QUESTION: Q18. Do you think the euro will increase prices in [COUNTRY] when it is first introduced or, on the contrary, it will contribute to price stability?







	Total N	% Will increase prices	% Will contribute to price stability	% No impact	% DK/NA
 <b>TOTAL</b>	1002	64,8	24,5	5,1	5,6
 <b>SEX</b>					
Male	481	63,6	24,9	6	5,6
Female	521	65,9	24,1	4,2	5,7
 <b>AGE</b>					
15 – 24	212	45,7	39,4	5,5	9,4
25 - 39	240	61,4	30,6	3,6	4,3
40 - 54	275	74,7	17,1	5,2	3
55+	266	72,4	15,4	5,9	6,3
 <b>EDUCATION (end of)</b>					
Until 15 years of age	71	77	15,7	2,6	4,6
16 – 20	588	66,5	23,4	4,8	5,3
20 +	163	67,9	23,7	4,7	3,6
Still in education	163	49	34,4	7,3	9,2
 <b>URBANISATION</b>					
Metropolitan	74	60,5	32,2	3,8	3,5
Urban	530	60,9	26,6	6,8	5,7
Rural	394	70,9	20,3	3	5,9
 <b>OCCUPATION</b>					
Self-employed	73	56,1	38,7	0,8	4,5
Employee	268	65,1	23,3	7,2	4,3
Manual worker	143	70,7	24,3	1,8	3,1
Not working	509	63,9	23,3	5,5	7,3

Table 25. Status of the euro as an international currency

QUESTION: Q19. Do you think that the euro is an international currency like the US dollar or the Japanese Yen?







	Total N	% Yes	% No	% DK/NA
 <b>TOTAL</b>	1002	81,2	12,8	6,1
 <b>SEX</b>				
Male	481	84,4	11,6	4
Female	521	78,1	13,8	8
 <b>AGE</b>				
15 – 24	212	79,6	14,3	6,1
25 - 39	240	87	9,3	3,7
40 - 54	275	78,4	13,6	8
55+	266	80,1	13,7	6,1
 <b>EDUCATION (end of)</b>				
Until 15 years of age	71	77,9	18,8	3,2
16 – 20	588	80,8	11,6	7,5
20 +	163	84,1	13,5	2,3
Still in education	163	81,2	13,2	5,5
 <b>URBANISATION</b>				
Metropolitan	74	88,4	7,2	4,4
Urban	530	83,7	11,7	4,6
Rural	394	76,5	15,1	8,4
 <b>OCCUPATION</b>				
Self-employed	73	83,8	16,2	0
Employee	268	84,3	10,5	5,3
Manual worker	143	79,8	11,9	8,3
Not working	509	79,3	13,7	6,9

Table 26. Expected positive effects of joining the eurozone

QUESTION: Q20\_A-E. Do you think that the euro..?

% of “yes” shown







	Total N	Will allow you to easily compare prices with other countries that use the euro	Will make it easier to shop in other countries that use the euro	Will save money by eliminating fees of currency exchange in other countries that use the euro	Will be more convenient for those who travel in other countries that use the euro	Will protect [COUNTRY] from the effects of international crises
 <b>TOTAL</b>	1002	76,4	81,8	81,6	91,1	49,6
 <b>SEX</b>						
Male	481	81,3	83,9	84,4	91	54,3
Female	521	71,9	79,9	79	91,2	45,2
 <b>AGE</b>						
15 – 24	212	87,2	94,7	87,2	96,2	50
25 - 39	240	86,4	87,6	85,7	93	59,9
40 - 54	275	71,6	81,6	81,6	90,2	51,4
55+	266	63,7	66,8	73,8	86,5	38,1
 <b>EDUCATION (end of)</b>						
Until 15 years of age	71	51,3	60,8	75,7	85	40,8
16 – 20	588	74,4	80,8	79,5	89,3	50,8
20 +	163	82,4	84,9	86,5	96,1	51,5
Still in education	163	89,3	93,5	89,3	97,1	48,6
 <b>URBANISATION</b>						
Metropolitan	74	82,3	81,4	82	92,4	44
Urban	530	79,1	83,6	86,3	94	55,2
Rural	394	71,7	79,7	75,4	87,5	43
 <b>OCCUPATION</b>						
Self-employed	73	87,6	93	78,8	86,5	67,5
Employee	268	79,5	86,6	86	92,7	53,7
Manual worker	143	79,1	80,4	77,7	88,5	53,3
Not working	509	72,4	78,5	81,2	92,3	43,5

Table 27. Potential political and economic advantages of adopting the euro

QUESTION: Q21\_A-E. In your opinion, what are the main advantages of the adoption of the euro for [COUNTRY]?

% of "yes" shown













	Total N	Will ensure lower interest rates, less debt charges	Will ensure sounder public finances	Will reinforce the place of Europe in the world	Will improve growth, employment	Will ensure low inflation rates
 <b>TOTAL</b>	1002	33,1	36,5	58,8	36,1	39,5
 <b>SEX</b>						
Male	481	36,1	42,6	64,7	40,5	47,3
Female	521	30,3	30,9	53,5	32,1	32,4
 <b>AGE</b>						
15 - 24	212	35,4	27,9	62	41,3	40,9
25 - 39	240	36,3	42,1	65	40,4	45,7
40 - 54	275	35,6	44,4	62,2	34,7	41,2
55+	266	24,8	29,7	47,4	29,2	31
 <b>EDUCATION (end of)</b>						
Until 15 years of age	71	20,9	28,4	41,4	28,4	27,3
16 - 20	588	32,9	38,7	60,5	34,2	39,3
20 +	163	37,7	42,2	60,7	45,2	42,9
Still in education	163	32	26,5	58,7	37,5	42,6
 <b>URBANISATION</b>						
Metropolitan	74	40,3	32,7	46,3	32,4	36,2
Urban	530	29,7	41,4	63,8	43,4	43,7
Rural	394	35,9	30,6	54,5	26,8	34,3
 <b>OCCUPATION</b>						
Self-employed	73	29	36,5	68,2	41,4	52,1
Employee	268	38,1	45,1	63,2	39,7	42,1
Manual worker	143	43,9	48,8	68,6	42,5	47,2
Not working	509	27,7	28,6	52,8	31,6	34,2

Table 28. Fears regarding the adoption of the euro

QUESTION: Q22\_A. Could you tell me for each of the following statements if you agree or disagree..?

% of "agree" shown

	Total N	The replacement of the [CURRENCY] by the euro will cause you personally a lot of inconvenience	You are afraid of abuses and cheating on prices during the changeover	Adopting the euro will mean that [COUNTRY] will lose control over its economic policy	Adopting the euro will mean that [COUNTRY] will lose a great deal of its identity	The usage of the euro instead of the [CURRENCY] will make us feel more European than now
 <b>TOTAL</b>	1002	36	63,2	32,9	36,9	54,6
 <b>SEX</b>						
Male	481	35,2	61,8	30,1	34,4	58,3
Female	521	36,7	64,5	35,6	39,3	51,3
 <b>AGE</b>						
15 – 24	212	19,6	45,6	29	29,5	66,7
25 - 39	240	34,6	63,9	30,6	39,9	54,9
40 - 54	275	37,6	63,4	33	34,3	48,1
55+	266	48,1	76,1	37,6	43	51,2
 <b>EDUCATION (end of)</b>						
Until 15 years of age	71	60,7	76,6	36,3	37,2	43,9
16 – 20	588	40,6	71,4	36,7	41	53,4
20 +	163	23,5	52,4	25,3	25,2	53,3
Still in education	163	19,9	36,9	26	34,6	64,3
 <b>URBANISATION</b>						
Metropolitan	74	15,4	35,4	20,2	40,9	51,7
Urban	530	28,8	58	29,6	31,3	58
Rural	394	49,8	75,8	40,1	43,9	51,2
 <b>OCCUPATION</b>						
Self-employed	73	21,6	50,8	37,5	45,5	46,9
Employee	268	27,4	60,9	27,5	28,6	54,7
Manual worker	143	50,3	75,6	39,6	42,5	56,8
Not working	509	38,9	63	33,3	38,8	55,4



## 6. Survey details

This survey “*Among the general public in Slovakia*” was conducted for the European Commission, Directorate-General Economic and Financial Affairs.

The interviews were conducted in Slovakia between the 22/09/2008 and the 26/09/2008 by the Slovak partner institute, Focus Agency (70% webCATI and 30% F2F interviews).

### Representativeness of the results

Each national sample is representative of the population aged 15 years and above.

### Sizes of the sample

The sample size was planned 1000 respondents in Slovakia, 1002 interviews were conducted in all.

A weighting factor was applied to the national results in order to compute a marginal total for the country in proportion to its population.

1. The questionnaire prepared for this survey is reproduced at the end of this results volume, in English (see hereafter).
2. The institute translated the questionnaire in their national language.

### Questionnaires

1. The questionnaire prepared for this survey is reproduced at the end of these results volume, in English (see hereafter).
2. The institutes listed above translated the questionnaire in their respective national language).
3. One copy of national questionnaire is annexed to results.

### Tables of results

#### VOLUME C : RESPONDENTS’ DEMOGRAPHICS

The VOLUME C presents the European Union results with the following sociodemographic characteristics of respondents as breakdowns:

Sex (Male, Female)

Age (15-24, 25-39, 40-54, 55 +)

Education ( -15, 16-20, 21+, Still in full time education)

Subjective urbanisation (Metropolitan zone, Other town/urban centre, Rural zone)

Occupation (Self-employed, Employee, Manual worker, Not working)

### Sampling error

The results in a survey are valid only between the limits of a statistical margin caused by the sampling process. This margin varies with three factors:

1. The sample size (or the size of the analysed part in the sample): the greater the number of respondents is, the smaller the statistical margin will be;
2. The result in itself: the closer the result approaches 50%, the wider the statistical margin will be;
3. The desired degree of confidence: the more "strict" we are, the wider the statistical margin will be.

As an example, examine this illustrative case:

1. One question has been answered by 500 people;
2. The analysed result is around 50%;
3. We choose a significance level of 95 % (it is the level most often used by the statisticians, and it is the one chosen for the Table hereafter);

In this illustrative case the statistical margin is: (+/- 4.4%) around the observed 50%. And as a conclusion: the result for the whole population lies between 45.6% and 54.4 %.

Hereafter, the statistical margins computed for various observed results are shown, on various sample sizes, at the 95% significance level.

#### STATISTICAL MARGINS DUE TO THE SAMPLING PROCESS (AT THE 95 % LEVEL OF CONFIDENCE)

Various sample sizes are in rows;

Various observed results are in columns:

	5%	10%	15%	20%	25%	30%	35%	40%	45%	50%
N=50	6,0	8,3	9,9	11,1	12,0	12,7	13,2	13,6	13,8	13,9
N=500	1,9	2,6	3,1	3,5	3,8	4,0	4,2	4,3	4,4	4,4
N=1000	1,4	1,9	2,2	2,5	2,7	2,8	3,0	3,0	3,1	3,1
N=1500	1,1	1,5	1,8	2,0	2,2	2,3	2,4	2,5	2,5	2,5
N=2000	1,0	1,3	1,6	1,8	1,9	2,0	2,1	2,1	2,2	2,2
N=3000	0,8	1,1	1,3	1,4	1,5	1,6	1,7	1,8	1,8	1,8
N=4000	0,7	0,9	1,1	1,2	1,3	1,4	1,5	1,5	1,5	1,5
N=5000	0,6	0,8	1,0	1,1	1,2	1,3	1,3	1,4	1,4	1,4
N=6000	0,6	0,8	0,9	1,0	1,1	1,2	1,2	1,2	1,3	1,3

## 7. Survey questionnaire

### EXPERIENCE, KNOWLEDGE

#### Q1. Have you already seen..?

[READ OUT – ONE ANSWER PER LINE ONLY]

- yes .....1
  - no.....2
  - [DK/NA] .....9
- 
- a) euro banknotes..... 1 2 9
  - b) euro coins ..... 1 2 9

[ASK IF THE RESPONDENT HAS SEEN EURO, Q1=1]

#### Q2. Have you already used..?

[READ OUT – ONE ANSWER PER LINE ONLY]

- yes .....1
  - no.....2
  - [DK/NA] .....9
- 
- a) euro banknotes..... 1 2 9
  - b) euro coins ..... 1 2 9

[IF THE RESPONDENT ALREADY USED EURO BANK NOTES Q2a=1]

#### Q2 bis. You said you already used euro banknotes. Was it..?

[READ OUT – ONLY ONE ANSWER]

- In [COUNTRY] .....1
- Abroad .....2
- In [COUNTRY] and abroad.....3
- [DK/NA] .....9

[IF THE RESPONDENT ALREADY USED EURO COINS Q2b=1]

**Q2 ter. You said you already used euro coins. Was it..?**

[READ OUT – ONLY ONE ANSWER]

- In [COUNTRY].....1
- Abroad .....2
- In [COUNTRY] and abroad.....3
- [DK/NA].....9

[TO ALL]

**Q3. What do you think, which of the following statements is correct?**

[READ OUT – ONLY ONE ANSWER]

- The euro banknotes look exactly the same in all countries that use the euro, or .....1
- The euro banknotes have partly different designs from country to country. ....2
- [DK/NA].....9

**Q4. And what do you think, which of the following statements is correct?**

[READ OUT – ONLY ONE ANSWER]

- The euro coins look exactly the same in all countries that use the euro, or .....1
- The euro coins have partly different designs from country to country.....2
- [DK/NA].....9

**Q5. According to you, how many EU countries have already introduced the euro?**

[READ OUT – ONLY ONE ANSWER]

- 6 .....1
- 13 .....2
- 15 .....3
- 27 .....4
- [DK/NA].....9

**Q5 bis Can [COUNTRY] choose whether or not to introduce the euro?**

[READ OUT – ONLY ONE ANSWER]

- yes.....1
- no.....2
- [DK/NA].....9

**Q5 ter** When, in which year do you think the euro will be introduced in [COUNTRY]?

[READ OUT – RECORD EXACT YEAR]

year:.....

- [Never] .....9998
- [DK/NA] .....9999

### **INFORMATION CHANNELS**

**Q6.** To what extent do you feel informed about the euro? Do you feel..:

[READ OUT– ONLY ONE ANSWER]

- Very well informed .....1
- Rather well informed .....2
- Not very well informed .....3
- Not at all well informed .....4
- [DK/NA] .....9

[IF THE RESPONDENT IS NOT RATHER OR VERY WELL INFORMED, Q6=3 OR 4]

**Q7.** When would you like to be informed about the introduction of euro in [COUNTRY]?

[READ OUT– ONLY ONE ANSWER]

- As soon as possible .....1
- a few years before .....2
- a few months before .....3
- a few weeks before .....4
- [DK/NA] .....9

[TO ALL]

**Q8.** For each of the following institutions or groups, please tell me if you would trust information they provide on the changeover to the euro, or not?

[ROTATE - READ OUT– ONE ANSWER PER LINE ONLY]

- trust .....1
- doesn't trust .....2
- [DK/NA] .....9

- a) Government, national or regional authorities ..... 1 2 9
- b) tax/fiscal administrations..... 1 2 9
- c) National Central Bank..... 1 2 9
- d) European Institutions..... 1 2 9
- e) Commercial banks..... 1 2 9
- f) Journalists ..... 1 2 9
- g) Trade unions, professional organisations, etc..... 1 2 9
- h) Consumer associations ..... 1 2 9

**Q9. Where would you like to receive useful information on the euro and the changeover?**

[ROTATE - READ OUT– ONE ANSWER PER LINE ONLY]

- yes .....1
  - no.....2
  - [DK/NA] .....9
- 
- a) In banks ..... 1 2 9
  - b) In supermarkets and shops ..... 1 2 9
  - c) In public places ..... 1 2 9
  - d) In schools and other places of education and training ..... 1 2 9
  - e) In the workplace ..... 1 2 9
  - f) On the radio ..... 1 2 9
  - g) On television ..... 1 2 9
  - h) In newspapers, magazines ..... 1 2 9
  - i) In your letter box..... 1 2 9
  - j) On the Internet ..... 1 2 9

**Q10. In your view, which of the following issues about the euro are essential to be covered in priority by the information campaign?**

[ROTATE - READ OUT– ONE ANSWER PER LINE ONLY]

- Essential.....1
  - Not essential.....2
  - [DK/NA] .....9
- 
- a) The way how the euro will be introduced in [COUNTRY] ..... 1 2 9
  - b) The value of one euro in [CURRENCY] ..... 1 2 9
  - c) What notes and coins in euros look like..... 1 2 9
  - d) How to ensure that the rules for currency conversion into euro are respected . 1 2 9
  - e) The practical implications of the euro regarding your salary, your bank account...1 2 9
  - f) The social, economic or political implications of the euro ..... 1 2 9

**Q11. Here is a list of various information campaign actions. Could you tell me for each of them whether you would find it essential or not essential to prepare yourself for the euro?**

[READ OUT - ONE ANSWER PER LINE ONLY]

- Essential .....1
  - Not essential .....2
  - [DK/NA].....9
- 
- a) Dual display of prices in shops..... 1 2 9
  - b) Dual display of the amount on bills (electricity, gas, ..)..... 1 2 9
  - c) Dual display on your pay slip ..... 1 2 9
  - d) Leaflets / Brochures..... 1 2 9
  - e) TV advertisements..... 1 2 9
  - f) Radio advertisements ..... 1 2 9
  - g) Newspaper advertisements..... 1 2 9

#### **PERCEPTION AND SUPPORT FOR THE SINGLE CURRENCY**

**Q12. Are you personally happy or not that the euro could replace the [CURRENCY]?**

[READ OUT – ONLY ONE ANSWER]

- Very happy .....1
- Rather happy .....2
- Rather unhappy .....3
- Very unhappy.....4
- [DK/NA].....9

**Q13. Do you think the introduction of the euro would have positive or negative consequences for [COUNTRY]..?**

[READ OUT– ONLY ONE ANSWER]

- Very positive consequences .....1
- Rather positive consequences .....2
- Rather negative consequences .....3
- Very negative consequences .....4
- [DK/NA].....9

**Q14. And for you personally, do you think that it would be positive or negative if the euro would be introduced?**

[READ OUT – ONLY ONE ANSWER]

- Very positive .....1
- Rather positive.....2
- Rather negative.....3
- Very negative .....4

- [DK/NA].....9

**Q15. Generally speaking, are most people you personally know more in favour or against the idea of introducing the euro in [COUNTRY]?**

[READ OUT – ONLY ONE ANSWER]

- Very much in favour of its introduction.....1
- Rather in favour of its introduction .....2
- Rather against its introduction .....3
- Very much against its introduction.....4
- [DK/NA].....9

**Q16. When would you like the euro to become your currency?**

[READ OUT – ONLY ONE ANSWER]

- As soon as possible .....1
- After a certain time.....2
- As late as possible.....3
- [DK/NA].....9

**Q17. Do you think the introduction of the euro has had positive or negative consequences in those countries that are using the euro already?**

[READ OUT – ONLY ONE ANSWER]

- Very positive consequences .....1
- Rather positive consequences .....2
- Rather negative consequences .....3
- Very negative consequences .....4
- [DK/NA].....9

#### ***EXPECTATIONS AND FEARS REGARDING THE ADOPTION OF THE EURO***

**Q18. Do you think the euro will increase prices in [COUNTRY] when it is first introduced or, on the contrary, it will contribute to price stability?**

[READ OUT– ONLY ONE ANSWER]

- Will increase prices .....1
- Will contribute to price stability .....2
- [No impact] .....3
- [DK/NA].....9



**Q19. Do you think that the euro is an international currency like the US dollar or the Japanese Yen?**

[READ OUT– ONLY ONE ANSWER]

- yes.....1
- no.....2
- [DK/NA].....9

**Q20. Do you think that the euro..?**

[READ OUT – ONE ANSWER PER LINE ONLY]

- yes .....1
  - no.....2
  - [DK/NA] .....9
- a) Will allow you to easily compare prices with other countries that use the euro?..... 1 2 9
  - b) Will make it easier to shop in other countries that use the euro? ..... 1 2 9
  - c) Will save money by eliminating fees of currency exchange in other countries that use the euro? ..... 1 2 9
  - d) Will be more convenient for those who travel in other countries that use the euro?..... 1 2 9
  - e) Will protect [COUNTRY] from the effects of international crises ..... 1 2 9

**Q21. In your opinion, what are the main advantages of the adoption of the euro for [COUNTRY]?**

[READ OUT– ONE ANSWER PER LINE ONLY]

- yes .....1
  - no .....2
  - [DK/NA] .....9
- a) Will ensure lower interest rates, less debt charges ..... 1 2 9
  - b) Will ensure sounder public finances ..... 1 2 9
  - c) Will reinforce the place of Europe in the world ..... 1 2 9
  - d) Will improve growth, employment..... 1 2 9
  - e) Will ensure price stability ..... 1 2 9

**Q22. Could you tell me for each of the following statements if you agree or disagree..?**

[ROTATE– READ OUT– ONE ANSWER PER LINE ONLY]

- agree.....1
  - disagree .....2
  - [DK/NA] .....9
- a) The replacement of the [CURRENCY] by the euro will cause you personally a lot of inconvenience ..... 1 2 9
  - b) You are afraid of abuses and cheating on prices during the changeover ..... 1 2 9

- c) Adopting the euro will mean that [COUNTRY] will lose control over its economic policy ..... 1 2 9
- d) Adopting the euro will mean that [COUNTRY] will lose a great deal of its identity ..... 1 2 9
- e) The usage of the euro instead of the [CURRENCY] will make us feel more European than now ..... 1 2 9

### Socio Demographics

**D1. Sex** [1] Male  
[2] Female

**D2. Exact Age:** [ ][ ] Years old  
[99] [REFUSAL/NO ANSWER]

**D3. Age when finished full time education : [EXACT AGE IN 2 DIGITS]**  
[ ][ ] years old  
[99] [REFUSAL/ NO ANSWER]  
[01] [NEVER BEEN IN FULL TIME EDUCATION]  
[00] [STILL IN FULL TIME EDUCATION]

**D4. As far as your current occupation is concerned, would you say you are self-employed, an employee, a manual worker or would you say that you are without a professional activity ?**  
[READ OUT LEFT ITEMS - THEN ASK TO SPECIFY ("that is to say")  
- ONLY ONE ANSWER]

#### **Self-employed**

→ i.e. : - farmer, forester, fisherman .....11  
- owner of a shop, craftsman .....12  
- professional (lawyer, medical practitioner, accountant, architect,...) 13  
- manager of a company .....14  
- other (SPECIFY) .....15

#### **Employee**

→ i.e. : - professional (employed doctor, lawyer, accountant, architect)21  
- general management, director or top management .....22  
- middle management, .....23  
- civil servant .....24  
- office clerk .....25  
- other employee (salesman, nurse, etc...) .....26  
- other (SPECIFY) .....27

**Manual worker**

→ i.e. :	- supervisor / foreman (team manager, etc ...)	31
	- manual worker	32
	- unskilled manual worker	33
	- other (SPECIFY)	34

**Without a professional activity**

→ i.e. :	- looking after the home	41
	- student (full time)	42
	- retired	43
	- seeking a job	44
	- other (SPECIFY)	45
<b>(Refusal)</b>		99

**D5. Region = "European Administrative Regional Unit" (N.U.T.S. 2)**  
[2 DIGITS]

**D6. Type of Locality?**

-	metropolitan zone	1
-	other town/urban centre	2
-	rural zone	9