

Dual circulation period in Estonia

Analytical report

Fieldwork: January 2011

Report: February 2011

This survey was requested by DG ECFIN-R-4: External Communication 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 #308

Dual circulation period in Estonia

Conducted by
The Gallup Organization, Hungary
upon the request of the DG ECFIN-R-4:
External Communication



Coordinated by Directorate-General
Communication

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THE GALLUP ORGANIZATION

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Introduction

The European Commission requested a Flash Eurobarometer study to monitor the progress of Estonia's changeover to the euro during the 14-day dual circulation period of the incoming euro and the kroons. Nine waves of measurements were carried out from 30 December 2010 until 15 January 2011. The survey questionnaires are provided in the Annex of this report.

The dates of the fieldwork and the respective sample sizes were as follows (the target was 333 interviews per day):

Date	N =
30 December	339
01 January	338
02 January	339
03 January	336
05 January	337
07 January	340
10 January	336
13 January	334
15 January	336

Interviews were conducted via fixed-line and mobile telephones. The daily results were weighted to control socio-demographic composition of the samples for age, sex, region, and economic activity. The survey was coordinated by Gallup and carried out by SAAR Poll Estonia.

1. Prior to Estonia's €-day

The vast majority (82%) of Estonians were aware that the dual circulation will expire in two weeks after the introduction of the new currency: about one in ten could not tell, while a similar proportion anticipated a different timeframe. The youngest cohort, those between 15 and 29 years of age were the least informed, with only 67% being able to correctly identify the length of the changeover period.

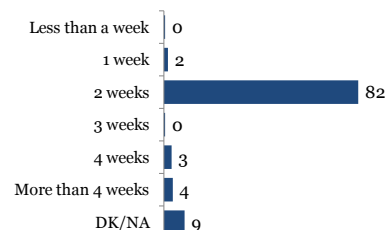
Half of the Estonians had some euro banknotes in their possession already before the launch of the dual circulation, typically from trips abroad, but many (about a third of those who indicated they had banknotes) have exchanged money in commercial banks, too. Even more, about six in 10 had some euro coins, typically brought home from a trip abroad.

Only 27% of Estonians purchased a euro mini-kit (starter kit), a small set of coins that were supplied prior to the changeover by the authorities to function as an initial cash/change in the new currency for the consumers. Many Estonians were inclined to keep the mini-kits: only slightly more than half of those who purchased actually intended to open and start using the coins as the dual circulation launched.

The socio-demographic differences in the above regards were mostly stereotypical: women were generally more prepared, young persons were somewhat less informed, rural people as well as the inactive population had somewhat lower rates of prior euro possession compared to active cohorts. But none of these differences were striking, and it seemed that the stage is set and the people were prepared for the € Day.

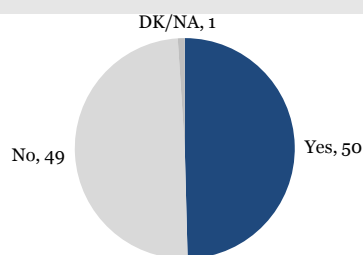
Duration of the dual circulation

(%, among the 15+ population)



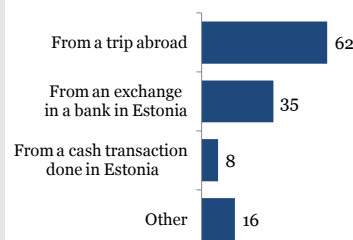
Possession of euro banknotes

(%, among the 15+ population)



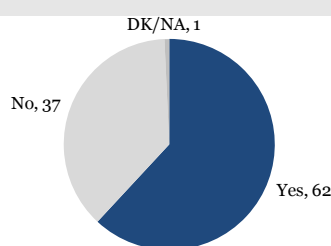
Origin of euro banknotes

(%, among those who possess euro banknotes)



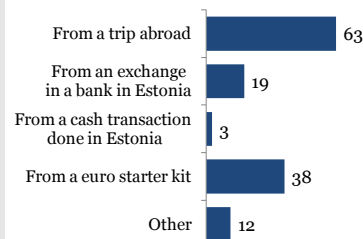
Possession of euro coins

(%, among the 15+ population)



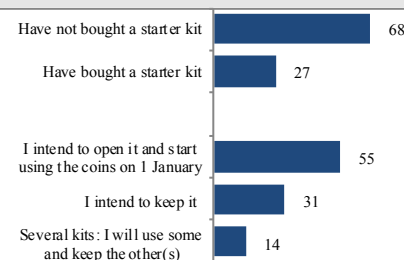
Origin of euro coins

(%, among those who possess euro coins)



Euro starter kit

(%, among the 15+ population, DK/NA not shown)



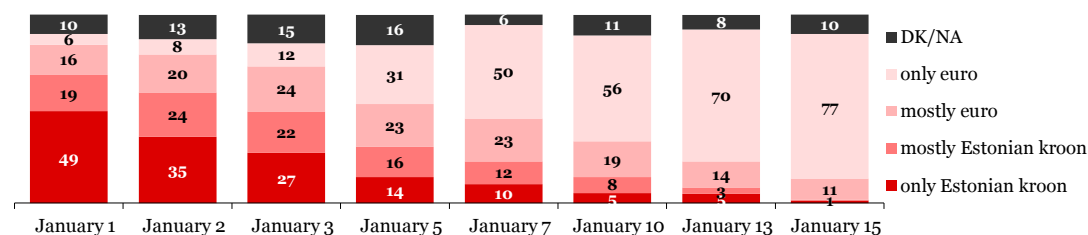
2. Estonia's €-day and beyond

2.1 Euros in circulation – how it evolved

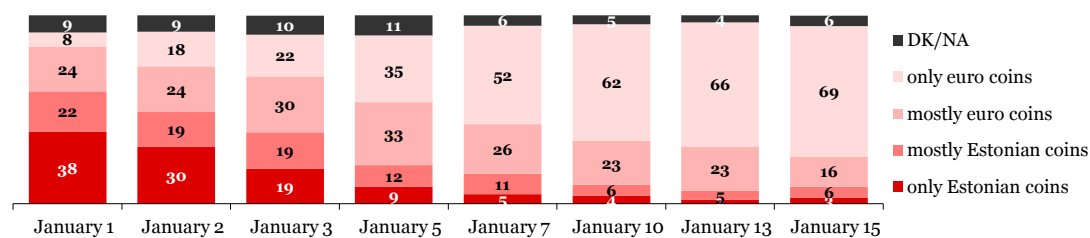
At the start of the dual circulation period, less than half (41%) had some euro banknotes in their possession, and about one in five (22%) of those interviewed indicated that they were mostly or only carrying euro bills. As to small denominations, about one in three had some euro already on 1 January, but 38% only had kroon coins in their possession.

Cash in possession

BANKNOTES



COINS



Q1. What kind of banknotes do you have with you today (in your wallet, in your pocket etc.)?
 Q2. What kind of coins do you have with you today (in your wallet, in your pocket etc.)?
 % by day

However, just one week after the euro was introduced (January 7) the euro had really started to be the citizens' primary currency (50% had euro banknotes and 52% euro coins *only*).

The proportion of those having only or mostly kroon cash dropped continuously throughout the dual circulation period. At the beginning kroon notes were over-represented in Estonian wallets compared to coins and the opposite was seen towards the end of the process: more people only had euro banknotes, in comparison to the situation with euro coins. Even after the completion of the dual circulation period (on 15 January), a quarter of those interviewed still carried coins in their old currency which was not anymore a legal tender at that time (slightly over one in 10 Estonians did not spend all their banknotes at the closure of the changeover period either).

The tables below give some background to the slight differences as to how fast the various socio-demographic segments adapted to the change. Obviously, the relatively low daily sample sizes make these analyses susceptible to sampling error, but the data still provides some interesting indications.

The demography of change I.- Estonia

% possessing mostly or only euro banknotes

		Jan	Jan	Jan	Jan	Jan	Jan	Jan	Jan
		1	2	3	5	7	10	13	15
Age	15-29	26	33	38	64	68	73	77	77
	30-49	21	31	39	55	75	76	86	92
	50+	19	24	34	47	72	75	87	92
Urbanisation	in an urban area	22	28	37	55	76	78	82	90
	in the rest of the country	20	29	32	52	64	66	91	83

The demography of change II.- Estonia

% possessing mostly or only euro coins

		Jan	Jan	Jan	Jan	Jan	Jan	Jan	Jan
		1	2	3	5	7	10	13	15
Age	15-29	30	45	54	74	67	91	86	81
	30-49	35	41	59	71	78	90	89	88
	50+	29	42	47	64	85	78	91	85
Urbanisation	in an urban area	31	42	53	71	82	88	88	86
	in the rest of the country	34	44	50	62	69	77	93	84

Regarding the major age groups, the trend was mixed. A slight pattern that could be determined from the data above is that the youngest age group (aged 15-29) adapted the quickest while the older people seemed to take more time to spend their Estonian kroon cash. It took about 10 days for the various age segments to come together so that they all consistently possessed a similar level of euros: both banknotes and coins. The 77% euro cash possession measured in the youngest cohort may be related that many these persons are predominantly card payers, thus they do not necessarily carry cash routinely (many in this segment answered that they don't know what cash they possess or the question is not applicable for them.)

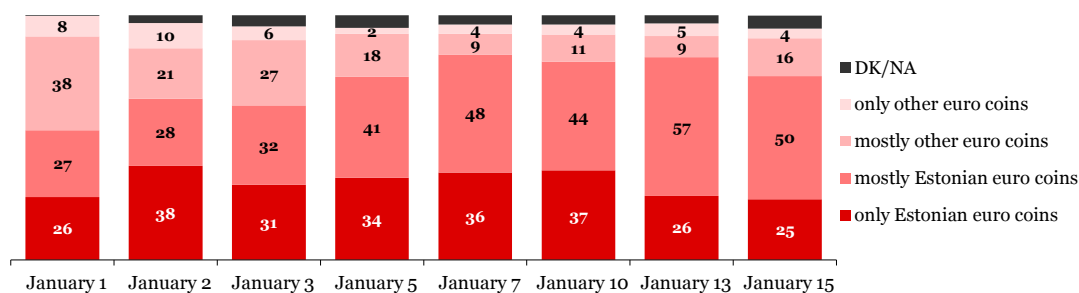
Similarly, the results regarding urbanisation levels were mixed: around half-time the urban population had an edge over rural Estonians in terms of euro possession, in other stages of the changeover the differences were less pronounced.

2.2 National euro coins vs. those from other Member States

The vast majority of the euro coins carried by the people interviewed during the changeover period were bearing Estonian national sides; starting from the 5th day of the circulation about seven in 10 respondents indicated that all or most of their coins were Estonian ones. However, over half of those who had euro coins possessed some with a non-Estonian national design: most of them probably acquired them abroad, prior to the changeover date.

The proportion of those with Estonian euro coins peaked at half-time of the changeover – i.e. January 7. At the end of the study (one day after the end of the dual circulation period) the absolute majority (50%) of the Estonian respondents were in the Estonian-dominated mixed coin category, indicating that they primarily possessed euro coins with Estonian national sides, but that they also had some coins from other Member States. After the changeover was completed, the survey found 4% who indicated that they only had non-Estonian euro coins in their possession – while the other extreme (that one only had Estonian minted coins) characterised 25%.

National euro coins



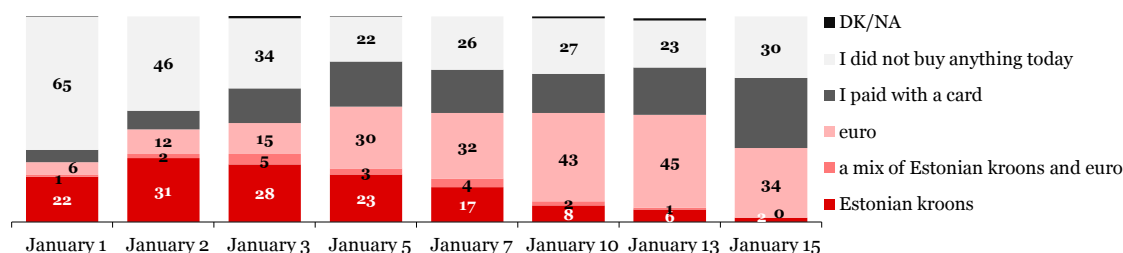
Q3. Regarding the euro coins you have, are they... ?
% by day

2.3 Cash payments – euros vs. kroons

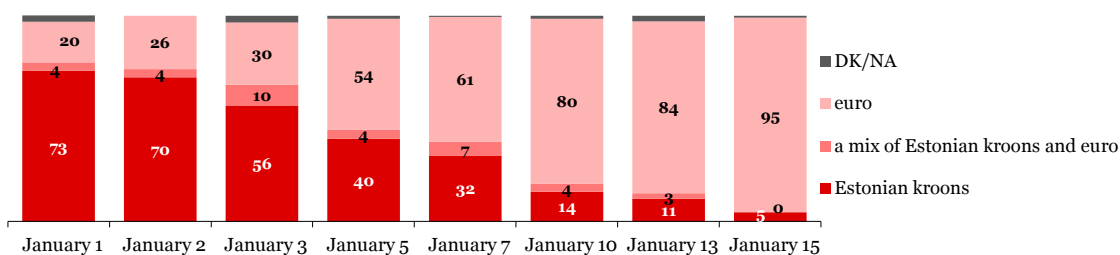
New Year's Day was, of course, a holiday in Estonia, and most citizens only returned to work on January 3. The first day of dual circulation did not, therefore, pose a significant challenge to the retail sector as most Estonian did not spend any money (65% did not buy anything).

Cash payments

ALL RESPONDENTS



WHO PAID IN CASH



Q4. Which currency did you use for your last cash payment today?
% by day

The vast majority of those who had expenditures, used mostly kroons, however, already at that time

20% of consumer cash payments were performed in euro. The subsequent day (a Sunday) was rather similar, with barely half of the respondents making a purchase, and 70% used kroons exclusively.

Starting from January 3, we found that about 70% of respondents bought something on the day of the interview (hereafter called ‘shoppers’).

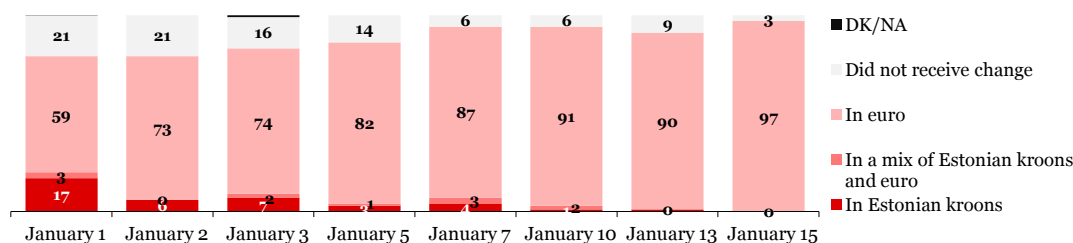
The proportion of shoppers paying in cash with kroons decreased progressively during the changeover period. The survey first recorded a larger share of euro-only cash payments on January 5. But one day before the end of the changeover period still 14% were using kroons to pay for goods and services. Curiously, shops seemed to accept the old money from some consumers even after the expiry of the dual circulation: 5% of the transactions were paid in kroons even when it wasn’t anymore a legal tender of the country (on the 15th of January).

Payments in mixed currencies (kroons and euros combined) were infrequent throughout the changeover period. No more than 10% of all purchases were made with a mixture of currencies on any given day throughout the entire dual circulation period (when a measurement took place). These figures were in line with the previous post-2002 changeovers (we do not have similar data regarding the 2002 changeover).

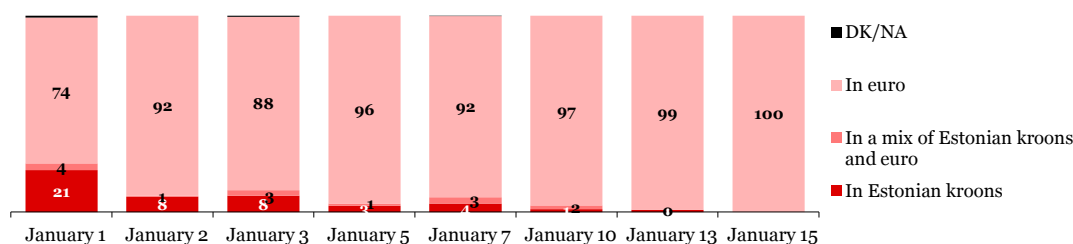
2.4 Monetary change received in the changeover period

Change received

ALL RESPONDENTS



WHO RECEIVED CHANGE



Q5. If you made a purchase in cash, in which currency did you receive change in this transaction?
% by day

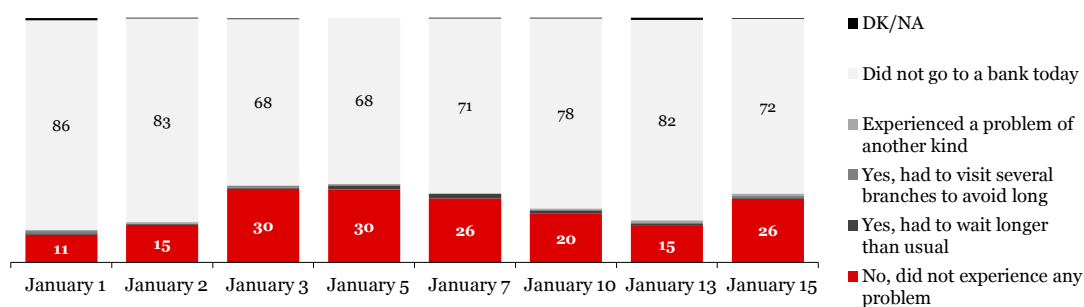
While businesses were expected to give change in euros immediately after the start of the dual circulation period, many Estonian retailers were apparently not ready to do this. Those shops that were open for business during the changeover period were slower than those in most previous examples of post-2002 changeovers (with the exception of Slovakia) to become fully operational in euros (such comparisons are available in the Executive Summary of this study).

It is probably no surprise that businesses were not yet prepared on New Year's Day to provide change in euros, especially as some purchases on 1 January effectively could have belonged to the New Year's Eve celebrations. On the 2nd of January in 8% of purchases where change was given, it was provided in kroons only. The proportion of cash transactions with change given in Estonian kroon fell to 3% on the 5th and it equalled zero on the 13th of January.

2.5 Experience at the banks and at cash dispensers

Throughout the measurement period, a considerable fraction of respondents in the daily samples used bank or ATM services to withdraw euro cash (20-30%). Still, the number of people who confirmed that they used such services remained rather low in terms of sample size. This ruled out the possibility of meaningful statistical analysis – the question was used to detect widespread problems, if any, in this regard in a timely manner. In general, the chart below shows that the problems with banks and ATMs were rather sporadic.

Banks and cash dispensers



Q6. Have you experienced any problem when exchanging / withdrawing money in a bank today?
% by day

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Annex Tables & Survey Details

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Table 1. Duration of the dual circulation (30 December 2010)

Question Q1. What is the approximate duration of the period during which both the Estonian kroon and the euro will be accepted for cash payments in the shops?

ESTONIA	DAY OF INTERVIEW Dec 30
N=	339
Less than a week	0.5
1 week	1.6
2 weeks	82
3 weeks	0.5
4 weeks	3.2
More than 4 weeks	3.6
DK/NA	8.7

Table 2. Possession of banknotes (30 December 2010)

Question Q2. Do you currently have euro banknotes?

ESTONIA	DAY OF INTERVIEW Dec 30
N=	339
Yes	49.6
No	49.4
DK/NA	1

Table 3. Origin of euro banknotes (30 December 2010)

Question Q3. Where did you get them from?

Basis: those who had euro banknotes

% "Yes" shown

ESTONIA	DAY OF INTERVIEW Dec 30
N=	171
From a trip abroad	62.2
From an exchange in a bank in Estonia	35.5
From a cash transaction done in Estonia	8.2
Other	16.5

Table 4. Possession of coins (30 December 2010)

Question Q4. Do you currently have euro coins?

ESTONIA	DAY OF INTERVIEW Dec 30
N=	339
Yes	61.9
No	37.4
DK/NA	0.7

Table 5. Origin of euro coins (30 December 2010)

Question Q5. Where did you get them from?

*Basis: those who had euro coins**% "Yes" shown*

ESTONIA	DAY OF INTERVIEW Dec 30
N=	210
From a trip abroad	62.9
From an exchange in a bank in Estonia	18.6
From a cash transaction done in Estonia	3
From a starter kit	38.1
Other	11.8

Table 6. Euro starter kit (30 December 2010)

Question Q6. If you have bought a euro starter kit, what do you intend to do with it?

ESTONIA	DAY OF INTERVIEW Dec 30
N=	339
I intend to open it and start using the coins on 1 January	14.7
I intend to keep it	8.3
I have bought several kits: I will use some and keep the other(s)	3.8
I have not bought a mini kit	68
DK/NA	5.2

Table 7. Banknotes in possession (01 - 15 January 2011)

Question Q1. What kind of banknotes do you have with you today (in your wallet, in your pocket etc.)?

ESTONIA	DAY OF INTERVIEW							
	Jan 1	Jan 2	Jan 3	Jan 5	Jan 7	Jan 10	Jan 13	Jan 15
N=	338	339	336	337	340	336	334	336
only Estonian kroon	48.8	35.2	26.6	13.8	10	5.4	4.9	1.3
mostly Estonian kroon	19.2	23.5	22	16	12.2	8.4	3.3	0.5
mostly euro	16	20.2	24	22.7	22.7	19	14	11.2
only euro	5.7	8	12.1	31.3	49.6	56.2	69.9	76.8
DK/NA	10.4	13	15.3	16.1	5.6	10.9	7.8	10.2

Table 8. Coins in possession (01 - 15 January 2011)

Question Q2. What kind of coins do you have with you today (in your wallet, in your pocket etc.)?

ESTONIA	DAY OF INTERVIEW							
	Jan 1	Jan 2	Jan 3	Jan 5	Jan 7	Jan 10	Jan 13	Jan 15
N=	338	339	336	337	340	336	334	336
only Estonian coins	38.1	30.2	18.6	9.1	5.1	4.3	2.2	3.4
mostly Estonian coins	21.6	18.8	19.3	11.5	10.9	5.7	4.8	5.6
mostly euro coins	23.6	23.9	29.8	33.3	26.3	23.4	23.4	16.1
only euro coins	7.6	18.4	22.1	35.4	52.1	61.9	65.9	69.1
DK/NA	9.2	8.7	10.1	10.8	5.6	4.7	3.8	5.7

Table 9. Euro coins (01 - 15 January 2011)

Question Q3. Regarding the euro coins you have, are they. ?

Basis: those who had euro coins

ESTONIA	DAY OF INTERVIEW							
	Jan 1	Jan 2	Jan 3	Jan 5	Jan 7	Jan 10	Jan 13	Jan 15
N=	178	207	240	270	304	306	314	305
only Estonian euro coins	25.6	38.4	30.7	33.6	35.7	36.6	26.2	24.8
mostly Estonian euro coins	27.4	27.5	32.4	41.2	48.3	44.4	56.7	50.4
mostly other euro coins	38.4	20.6	26.7	17.6	8.5	11.1	8.6	15.5
only other euro coins	8.3	10.4	5.7	2.4	3.8	4.2	5.2	3.9
DK/NA	0.3	3.1	4.5	5.2	3.7	3.7	3.4	5.3

Table 10. Currency of cash payments (01 - 15 January 2011)

Question Q4. Which currency did you use for your last cash payment today?

ESTONIA	DAY OF INTERVIEW							
	Jan 1	Jan 2	Jan 3	Jan 5	Jan 7	Jan 10	Jan 13	Jan 15
N=	338	339	336	337	340	336	334	336
Estonian kroons	21.5	31.2	28	22.5	16.9	7.8	5.9	1.6
a mix of Estonian kroon and euro	1.2	1.7	5.2	2.5	3.7	2.1	1.4	0
euro	5.8	11.6	15.1	30.3	32.2	43.2	44.5	33.9
I paid with a card	6.2	9.3	16.5	21.7	21	18.8	23.2	33.8
I did not buy anything today	64.5	46.2	33.7	22.3	25.9	27.4	23.4	30.4
DK/NA	0.9	0	1.6	0.7	0.3	0.8	1.4	0.3

Table 11. Currency of change received payments (01 - 15 January 2011)

Question Q5. If you made a purchase in cash, in which currency did you receive change in this transaction?

Basis: those who made a purchase in cash

ESTONIA	DAY OF INTERVIEW							
	Jan 1	Jan 2	Jan 3	Jan 5	Jan 7	Jan 10	Jan 13	Jan 15
N=	96	151	162	186	179	178	173	119
in Estonian kroons	16.8	6.1	6.9	2.8	4	1.3	0.9	0
in a mix of Estonian kroons and euro	2.8	0.4	2.3	0.9	3.1	1.9	0	0
in euro	58.6	72.8	73.9	82.1	86.5	91	90.2	96.6
did not receive change	21	20.7	16.3	14.3	6.1	5.8	9	3.4
DK/NA	0.7	0	0.6	0	0.3	0	0	0

Table 12. Experienced problems when exchanging / withdrawing money (01 - 15 January 2011)

Question Q6. Have you experienced any problem when exchanging / withdrawing money in a bank today?

ESTONIA	DAY OF INTERVIEW							
	Jan 1	Jan 2	Jan 3	Jan 5	Jan 7	Jan 10	Jan 13	Jan 15
N=	338	339	336	337	340	336	334	336
Yes, I had to wait longer than usual	0.5	0.4	0.5	1.7	1.8	0.9	0.7	0.3
Yes, I had to visit several branches to avoid long waiting lines	0.9	0	0.8	0.5	0	0.5	0	1
I experienced a problem of another kind (e.g. the staff was not able to reply to my questions)	0.5	0.6	0.1	0.2	0.3	0.6	1.3	0.8
No, I did not experience any problem	11.3	15.4	30	29.7	26.2	20	15.2	26
I did not go to a bank today	85.8	83.3	68	67.9	71.4	77.7	81.9	71.5
DK/NA	0.9	0.4	0.4	0	0.3	0.3	0.9	0.3

Table 13. Age of respondent (30 December 2010 - 15 January 2011)

Question D1. How old are you?

ESTONIA	DAY OF INTERVIEW								
	Dec 29	Jan 1	Jan 2	Jan 3	Jan 5	Jan 7	Jan 10	Jan 13	Jan 15
N=	339	338	339	336	337	340	336	334	336
16-29 years old	26	26	26	26	26	26	26	26	26
30-49 years old	31.9	32.2	31.8	31.7	32.2	32.2	32.2	31.3	32.2
50-64 years old	21.7	21.4	21.4	21.7	21.7	21.7	21.4	21.7	21.7
over 65 years	20.1	20.1	20.1	20.1	20.1	20.1	20.1	20.1	20.1
DK/NA	0.3	0.2	0.8	0.5	0	0	0.3	0.9	0

Table 14. Level of urbanisation (30 December 2010 - 15 January 2011)

Question D2. Where do you live?

ESTONIA	DAY OF INTERVIEW								
	Dec 29	Jan 1	Jan 2	Jan 3	Jan 5	Jan 7	Jan 10	Jan 13	Jan 15
N=	339	338	339	336	337	340	336	334	336
in an urban area	74.7	77.7	76.4	80.7	71.2	72.8	75	75.6	70.6
in the rest of the country	24.8	21.7	23.6	19.1	28.8	27.2	24.4	23.4	29.4
DK/NA	0.5	0.7	0	0.2	0	0	0.6	0.9	0

Table 15. Activity of respondents (30 December 2010 - 15 January 2011)

Question D3. Regarding your current occupation, are you ...

ESTONIA	DAY OF INTERVIEW								
	Dec 29	Jan 1	Jan 2	Jan 3	Jan 5	Jan 7	Jan 10	Jan 13	Jan 15
N=	339	338	339	336	337	340	336	334	336
self-employed	7.7	5.3	8	6.3	11.9	6.3	8.4	8.6	9.1
employee	27.3	31.2	28.8	32.4	26.6	25.7	27.8	27.2	26.7
manual worker	22.1	20.6	20.8	18.9	19.1	25.1	21.1	20.8	21.8
without a professional activity (looking after the home, student, seeking a job, retired etc)	42.4	42.4	42.4	42.4	42.4	42.4	42.4	42.4	42.4
DK/NA	0.5	0.4	0	0	0	0.5	0.3	0.9	0

Table 16. Sex of respondent (30 December 2010 - 15 January 2011)

Question D4. RECORD RESPONDENT'S SEX

ESTONIA	DAY OF INTERVIEW								
	Dec 29	Jan 1	Jan 2	Jan 3	Jan 5	Jan 7	Jan 10	Jan 13	Jan 15
N=	339	338	339	336	337	340	336	334	336
male	45.1	45.1	45.1	45.1	45.1	45.1	45.1	45.1	45.1
female	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9

4. Survey details

The survey *"Dual circulation period in Estonia – Daily monitoring of the cash changeover process among the general public"* was conducted for the European Commission, Directorate-General Economic and Financial Affairs.

Telephone interviews on landline and mobile telephones were conducted between the 30/12/2010 and the 15/01/2011 by SAAR Poll, Estonia.

The three waves of fieldwork were conducted as follows:

1st wave of fieldwork	30th of Dec 2010/ 1st Jan 2011/ 2nd of Jan 2011
2nd wave of fieldwork	3/5/7 Jan 2011
3rd wave of fieldwork	10/13/15 Jan 2011

Representativeness of the results

Each daily subsample was representative of the Estonian resident population aged 15 years and above.

Sizes of the sample

The sample sizes amount to approximately 1000 respondents in each wave, and 333 interviews per day.

A weighting factor was attributed to each case to fit the socio-demographic composition of the daily samples to the known population distributions in terms of sex, age, urban/rural, main economic activity, and ethnicity.

The table presents the actual number of interviews carried out on each day.

Questionnaires

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

Tables of results

The VOLUME table presents the results day by day.

Total interviews	
Estonia	Conducted
Days	
20 December	336
1 January	341
2 January	336
Wave 1	1013
3 January	336
5 January	336
7 January	336
Wave 2	1008
10 January	338
13 January	336
15 January	336
Wave 3	1010

Statistical significance of the results

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.

STATISTICAL MARGINS DUE TO THE SAMPLING PROCESS (AT THE 95 % LEVEL OF CONFIDENCE) FOR THE TOTAL SAMPLE SIZE OF 333

Various observed results are in columns (rounded to one decimal):

	5%	10%	15%	20%	25%	30%	35%	40%	45%	50%
N=333	2,3	3,2	3,8	4,3	4,7	4,9	5,1	5,3	5,3	5,4

5. Survey questionnaire

5.1 On 30 December 2010

Q1. What is the approximate duration of the period during which both the Estonian kroon and the euro will be accepted for cash payments in the shops?

[DO NOT READ OUT – ONE ANSWER ONLY]

- 1 - less than a week
- 2 - 1 week
- 3 - 2 weeks
- 4 - 3 weeks
- 5 - 4 weeks
- 6 - More than 4 weeks

Q2. Do you currently have euro banknotes?

- Yes 1
- No 2
- [DK/NA] 9

IF THE ANSWER IS “1” IN Q2

Q3. Where did you get them from?

READ OUT – MULTIPLE ANSWERS POSSIBLE]

- Yes 1
 - No 2
 - [DK/NA] 9
-
- a) From a trip abroad 1 2 9
 - b) From an exchange in a bank in Estonia 1 2 9
 - c) From a cash transaction done in Estonia 1 2 9
 - d) Other 1 2 9

Q4. Do you currently have euro coins?

- Yes 1
- No 2
- [DK/NA] 9

IF THE ANSWER IS “1” IN Q4**Q5. Where did you get them from?**

READ OUT – MULTIPLE ANSWERS POSSIBLE]

- Yes 1
- No 2
- [DK/NA] 9

- a) From a trip abroad 1 2 9
- b) From an exchange in a bank in Estonia 1 2 9
- c) From a cash transaction done in Estonia 1 2 9
- d) From a starter kit 1 2 9
- e) Other 1 2 9

Q6. If you have bought a euro starter kit, what do you intend to do with it?

- 1.- I intend to open it and start using the coins on 1 January
- 2.- I intend to keep it
- 3.- I have bought several kits: I will use some and keep the other(s)
- 4 - I have not bought a mini kit

D1. How old are you?

- 16-29 years old1
- 30-49 years old2
- 50-64 years old3
- over 65 years4
- [DK/NA]9

D2. Where do you live?

- in an urban area:1
- in the rest of the country2
- [DK/NA]9

D3. Regarding your current occupation, are you ...

- self-employed1
- employee2
- manual worker3
- without a professional activity
(looking after the home, student, seeking a job, retired etc)4
- [DK/NA]

D4. RECORD RESPONDENT'S SEX

- male1
- female2

5.2 1 January 2011 and onwards:

Q1. What kind of banknotes do you have with you today (in your wallet, in your pocket etc.)?
[READ OUT – ONE ANSWER ONLY]

- only kroon1
- mostly kroon.....2
- mostly euro3
- only euro?4
- [DK/NA].....9

Q2. What kind of coins do you have with you today (in your wallet, in your pocket etc.)?
[READ OUT – ONE ANSWER ONLY]

- only kroon coins1
- mostly kroon coins2
- mostly euro coins3
- only euro coins?4
- [DK/NA].....9

[IF HAS EURO COINS: Q2 = “2”, “3, OR “4”]

Q3. Regarding the euro coins you have, are they... ?
[READ OUT – ONE ANSWER ONLY]

- only Estonian euro coins1
- mostly Estonian euro coins2
- mostly other euro coins3
- only other euro coins?4
- [DK/NA].....9

Q4. Which currency did you use for your last cash payment today?
[READ OUT – ONE ANSWER ONLY]

- kroons 1
- a mix of kroons and euro2
- euro3
- I paid with a card
- I did not buy anything today
- [DK/NA].....9

Q5. If you made a purchase in cash, in which currency did you receive change in this transaction?
[READ OUT – ONE ANSWER ONLY]

- In kroons 1
- in a mix of kroons and euro2
- in euro3
- [did not receive change].....4
- [DK/NA].....9

Q6 Have you experienced any problem when exchanging / withdrawing money in a bank today?

- Yes, I had to wait longer than usual
- Yes, I had to visit several branches to avoid long waiting lines
- I experienced a problem of another kind (e.g. the staff was not able to reply to my questions)
- No, I did not experience any problem
- I did not go to a bank today

D1. How old are you?

- 16-29 years old1
- 30-49 years old2
- 50-64 years old3
- over 65 years4
- [DK/NA]9

D2. Where do you live?

- in an urban area:1
- in the rest of the country2
- [DK/NA]9

D3. Regarding your current occupation, are you ...

- self-employed1
- employee2
- manual worker3
- without a professional activity
(looking after the home, student, seeking a job, retired etc)4
- [DK/NA]5

D4. RECORD RESPONDENT'S SEX

- male1
- female2