



ECONOMIC BAROMETER

SCAN

**CONSUMER
CONFIDENCE INDEX**

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1. Sampling and Methodology

1.1. Sampling and interviews distribution

The main objective of this survey is to provide data on: i) Consumer confidence index (current situation and expectations for the next 12 months); ii) citizens' perception on various economic topics such as doing business, current savings and expectations for savings in the next 12 months, purchases and / or investments planned for the next 6 months, perception about consumer and housing prices iii) material deprivation rate iv) perception about the main problems in the country, the impact of current situations on family decision-making and the family financial situation.

To achieve the scope of this study, 1000 surveys were conducted at the national level with a distribution of surveys representing the population of Albania.

The table below shows the distribution of the population of Albania according to INSTAT, in all regions:

Region	Percentage		
	Total	Urban	Rural
Berat	5.1%	2.5%	2.6%
Diber	4.4%	1.3%	3.2%
Durres	9.5%	7.3%	2.2%
Elbasan	10.4%	4.4%	5.9%
Fier	11.0%	4.8%	6.2%
Gjirokaster	2.7%	1.5%	1.2%
Korce	8.0%	3.5%	4.4%
Kukes	2.7%	1.0%	1.7%
Lezhe	4.6%	2.6%	2.0%
Shkoder	7.4%	3.6%	3.8%
Tirane	27.8%	20.4%	7.4%
Vlore	6.4%	4.4%	2.0%
Total	100.0%	57%	43%

Distribution by gender based on the latest data provided by INSTAT:

Gender	Percentage
Male	50.5%
Female	49.5%
Total	100%

Also, quotas regarding the sample distribution according to INSTAT 2019 data related to age groups:

Age	Percentage
18-24	18%
25-34	17%
35-44	17%
45-54	19%
55-64	14%
65+	15%
Total	100%

The margin of error for a sample of 1000 surveys is ± 3 in a 95% confidence interval.

1.2. Methodology

CAWI (Computer-assisted web interviewing)

IDRApoll (www.idrapoll.com) is an online survey panel created by IDRA Research and Consulting (www.idracompany.com), with a view to expanding market research and surveys through online platforms.

To create a representative community, in geography, age, and social status, we have also created a reward system through points, for each survey conducted by IDRApoll, our users accumulate points which are spendable in various rewards.

Each registered user of IDRApoll has filled the information regarding the demographic such as gender, age, social status etc, thus creating the profile of each user. Based on this information we design the sample for surveys, and in case there is a specific information which is not present in our platform concerning the profile, we do the pre-selection of respondents. Meaning that only those users who are "fit" for the project can be part of the survey sample.



The survey is distributed via email to each selected user. In case he/she is not replying within the deadline, the IDRApoll platform sends automatically other reminders to the user. For this purpose, we also send SMS to the selected user to remind him of the survey. The access to the survey link which is delivered to the user is encrypted and only the selected user can access it. Once he/she fills in the online interview, IDRApoll team checks for the data quality and validates the responses. Most of these checks are carried out by the platform algorithms. There are many checks that the platform performs and flags the cases when there is something inconsistent. Only when the data are validated, the user gets the reward.

The sampling and distribution of IDRApoll users is designed according to the specifics of the project. The sampling takes into consideration the proportions of the demographics in the country. To make sure the sample is not affected by the "over-sampling" issue (i.e., young and urban users' over-representative in our panel as more

internet savvy), we use filtering procedure which ensures to select users in each region or category being proportional to the population distribution in our country. IDRApoll guarantees the necessary universe of citizens to be sampled and then to take part in the survey. To summarise the process, the sampling procedure consists in the following steps:

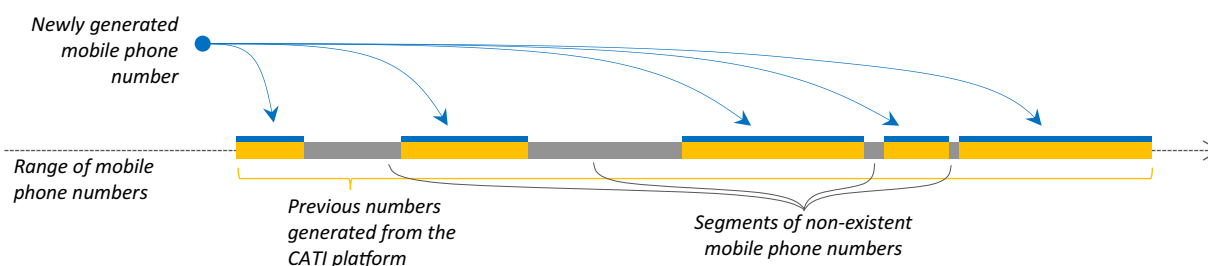
1. Step one – **filter out all users who do not correspond to scope of the study**. This will make sure we are not including any user who is not “fit” to be part in the questionnaire. In case of a project which deals with smokers, we filter out all users who do not smoke.
2. Step two – **group the users** by regions, age segments and gender. This step makes sure we get the proper distribution and coverage for the survey in geographical and demographical terms. The grouping is done according to the specifics of the project. In case the survey is national representative, the above-mentioned grouping (geographic and demographic) is applied.
3. Step three – **select randomly within the group**. After the groups are created, we randomly select the number of users we need. The random selection is done automatically by a “build-in” algorithm in the IDRApoll platform.

In case there is a certain group which will turned out to be under-representative for the study, IDRA can boost the survey with another lunch of the survey in the online platform, targeting only those “quotas” which need to be achieved. Another way to deal with this issue is by applying CATI approach instead (Computer Assisted Telephone Interviewing) to fill in the remaining “quotas” of respondents. Both, boost and CATI approach guarantee the results are representative for all Albania (geographical and demographical wise).

CATI (Computer-assisted telephone interviewing)

The CATI (telephone interviewing) will be applied only for the remaining quotas that are not achieved/collected via online approach.

This methodology is implemented by a system of **random generation of mobile numbers**. This system functions based on a “built-in” algorithm which detects segments of mobile numbers which are in use. This algorithm self improves its efficiency, which implies that based on the information that operators provide during each telephone data collection, the status of mobile numbers that have been contacted, is continuously updated. Moreover, during the data collection of each survey, the database of mobile numbers is enriched with data on geographical locations of the previously contacted numbers. In conclusion, former generated and attempted contacts, help in improving the algorithm to better predict the newly generated numbers, in order that they will not fall under a non-existent mobile phone-number segment. The figure below helps in presenting the logic behind CATI methodology implementation.



This advanced tool ensures the contacts are randomly generated by employing the random digit dialing (RDD) method.¹ The numbers that are generated have no limitation on geographical coverage. There is no restriction that prevents a certain “valid/existent” segment of mobile phone numbers. The overall contacts generated reflect the market share of the mobile operators in the country (Vodafone Albania, One and Albtelecom). Within the operator, all numbers have the same probability to be generated.

Once the number is generated, a call is attempted with the newly generated mobile phone number. After introduction and providing the necessary information about the survey such as the aim and the fact that the selection is random, the operator asks for the respondent a verbal consent participate in the survey. The interview will be terminated if the respondent does not give the consent and willingness to be included in the study. Then there will be a quick “screening” questionnaire for the respondent to see whether he fits our sampling requirements:

- ▶ The geographical location (Region)
- ▶ The settlement type (city or village)
- ▶ Age,
- ▶ Gender.

Once the quota will be checked and verified, then the **main interview** will be conducted. The screening helps the monitoring of data collection phase as it ensures each interview, we gather fits in the planned distribution of interviews. After calculating (designing) the sample we monitor the quotas to fill in the strata for every parameter described in the sample.

Randomly generated numbers (total randomness) for the survey will be used. As the data collection progresses according to the decided geographical quotas for this survey, those numbers that come up to be located in an area already completed will be avoided. Of course, this is only related to those numbers for which information is known and only for them a creation of mobile number segment to avoid is possible. There might be numbers that are still generated for which no information is available and they still come up to be located in “already-completed area”. Then the quick screening will be carried out and once it is understood that this number follow under an area which quotas are completed, the interview will stop. So, total randomness of generating numbers will be applied, but quotas will be monitored in order not to conduct more interviewees than it is necessary in a certain region.

The screening is used also to understand the profile of the respondent considering the demographic parameters such as age, gender, etc. In case the respondent is under 18 years old, he/she will be considered not eligible for the survey and the interview will be terminated. Another attempt with a different contact will replace it. IDRA will monitor the quotas to make sure the total sample is distributed as planned which reflects the distribution of the population in Albania. The parameters which will be monitored are as follows:

- ▶ Region (qark),
- ▶ Urbanity (city vs village),
- ▶ Gender and
- ▶ Age.

¹ The mobile phone numbers are generated and not obtained by any other party such as mobile operators in the country.

2. Study results

2.1. Respondent profile

The first set of survey questions is focused on the profile of respondents. The gender distribution of respondents who participated in this survey is almost equal (49% men and 51% women). Almost 36% of respondents are between the ages of 25 and 44, while 18% belong to the youngest age group, from 18 to 24 years. Almost one in six respondents (15%) are between the ages of 45 and 54, while 13% where are 65 or older.

Figure 1. Age

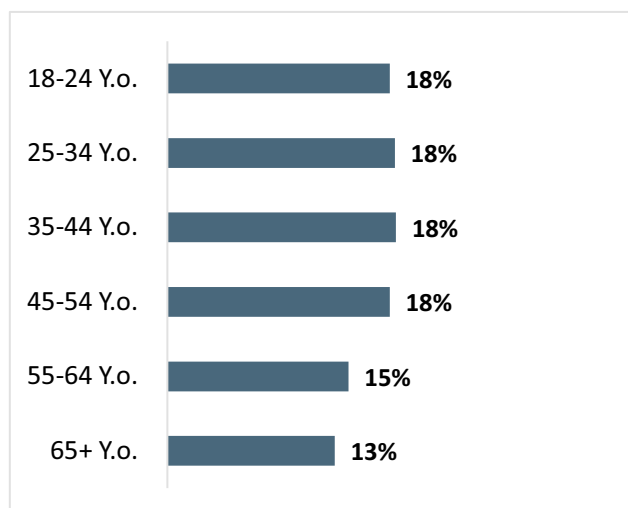
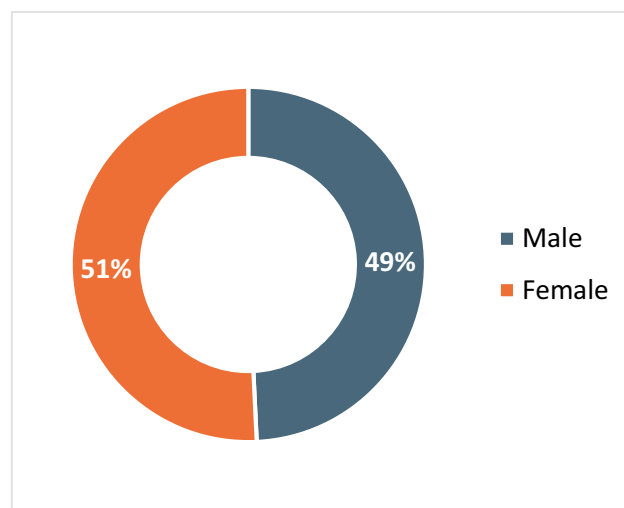


Figure 2. Gender



The sample distribution for this study is representative of the population structure of Albania. About 56% of respondents live in urban areas and 44% in rural areas.

Figure 3. Region

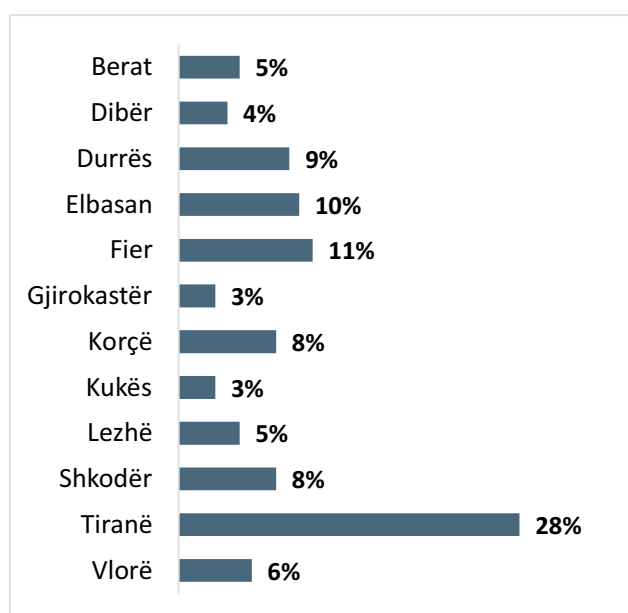


Figure 4. Urbanity

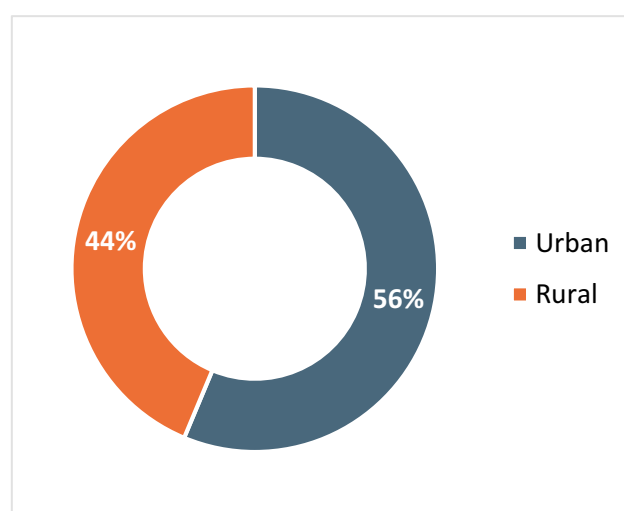


Figure 5. Level of education

Regarding the level of education of the respondents, about 15% have compulsory education (up to 9 years), while 30% have secondary education. In total, 18% of respondents have a bachelor's degree and 35% have a master's degree.

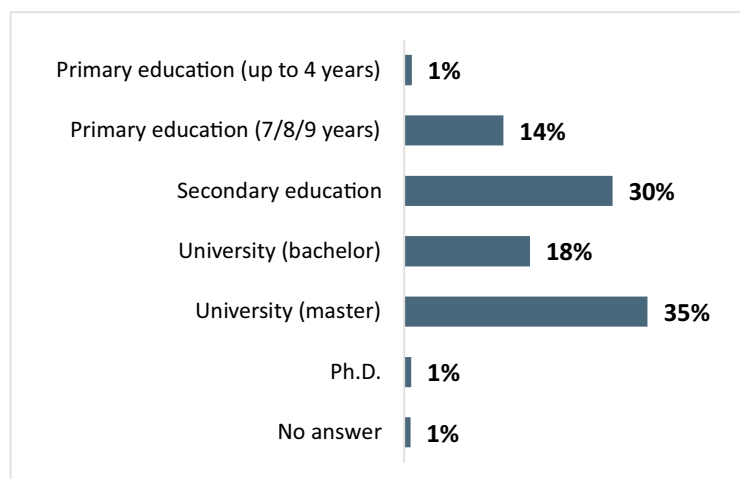
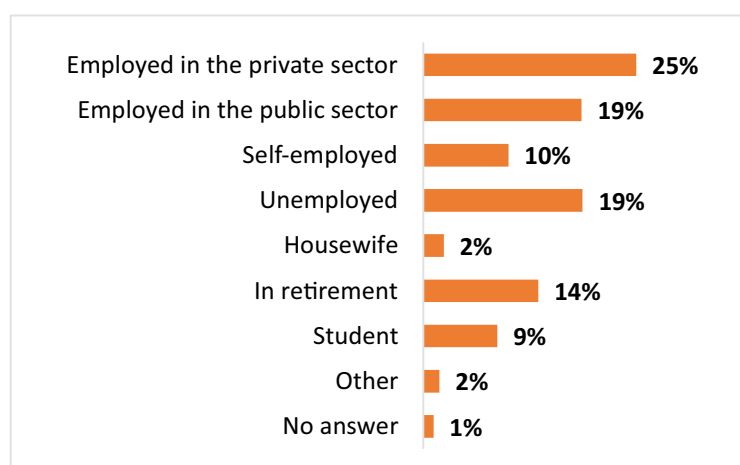


Figure 6. Employment

In terms of employment, less than half of the respondents are employed in the private or public sector (25% private sector and 19% in the public sector), and about 10% of respondents are self-employed. Less than one in five respondents are currently unemployed (19%), about 9% are students, 14% of respondents are retired or housewives (2%).



When asked about the size of their household, about 16% of respondents stated that there are 1 to 2 members in their household, including themselves. Almost half of the respondents stated that their household consists of 3 to 4 members (46%), while 38% say that there are 5 or more members living together.

About 31% of respondents declared that the monthly income per household is usually up to 30,000 ALL, while less than one in four people (22%) stated that the household income is from 30,001 to 50,000 ALL. Moreover, about 27% of the respondents declared to have a household income between 50,001 to 70,000 ALL (15% up to 70,000 ALL and 12% up to 100,000 ALL) and only 9% declared an income over 100,000 ALL per month. It should be noted that 11% of respondents did not give an answer to this question.

Figure 7. Household size

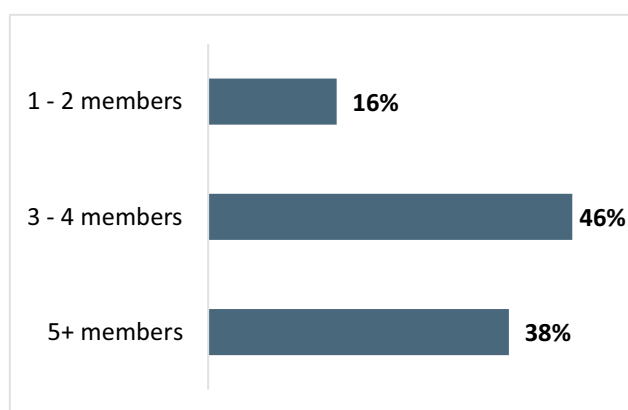
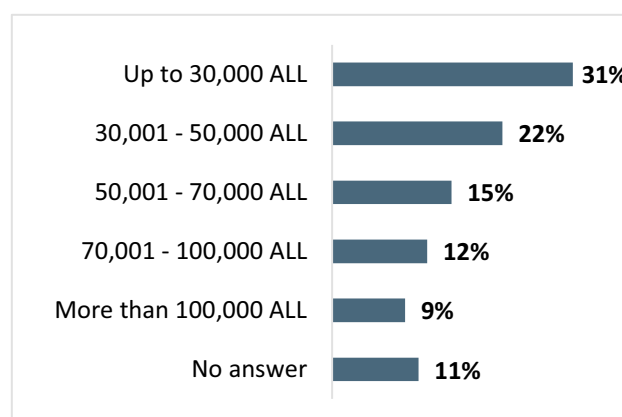


Figure 8. Household monthly income



2.2. Consumer Confidence Index

2.2.1. Index calculation

The index includes the following questions:

- **Household financial situation – Current:** Q1. When talking about the financial situation of your household during the last 12 months, would you say that you are better or worse than a year ago?
- **Country economic situation – Current:** Q2. How do you think the general economic situation in the country has changed over the last 12 months?
- **Household financial situation – Expectations:** Q3. What are your expectations regarding the financial situation of your household over the next 12 months?
- **Country economic situation – Expectations:** Q4. What are your expectations regarding the general economic situation in the country over the next 12 months?
- **Unemployment rate - Expectations:** Q5. What are your expectations regarding the unemployment rate in the country over the next 12 months?
- **Major purchases – Current situation:** Q6. In the current economic situation do you think it is the right time for people to make major home purchases like furniture, large appliances, TVs, electronics, etc.?

Each question included in the index, excluding question Q6, has 6 evaluation/s/answer options; much better, better, the same / no change, worse, much worse, I do not know.

The calculation of the score for each question will be done by applying a certain weight for each answer.

- Much better (weight **+1**)
- Better (weight **+0.75**)
- The same / No change (weight **+0.5**)
- Worse (weight **+0.25**)
- Much worse (weight **+0**)

$$V_{1-5} = \% \text{ "Much better"} * 1 + \% \text{ "Better"} * 0.75 + \% \text{ "The same / No change"} * 0.5 + \% \text{ "Worse"} * 0.25 + \% \text{ "Much worse"} * 0$$

As for the questions of major purchases at the current situation we have the following assessment:

$$V_6 = \% \text{ "Right moment"} * 1 + \% \text{ "Neutral"} * 0.5 + \% \text{ "Not the right moment"} * 0$$

By applying the weights as above, a score is obtained that takes values from 0 to 100. The result of 50 points means that the percentage of positive answers is equal to the negative one, or all the answers are in the no change / the same option. Values above 50 points indicate a higher share of positive evaluation while below 50 points indicate a higher share of negative evaluations.

The consumer confidence index is calculated as the average of the ratings for the questions presented above.

$$\text{Consumer Confidence Index} = (V_1 + V_2 + V_3 + V_4 + V_5 + V_6) / 6$$

This index it can be further disaggregated into two subcategories, assessment of the current situation and the future expectations. The current situation index includes questions Q1, Q3, Q5 while the expectation index includes Q2, Q4 and Q6.

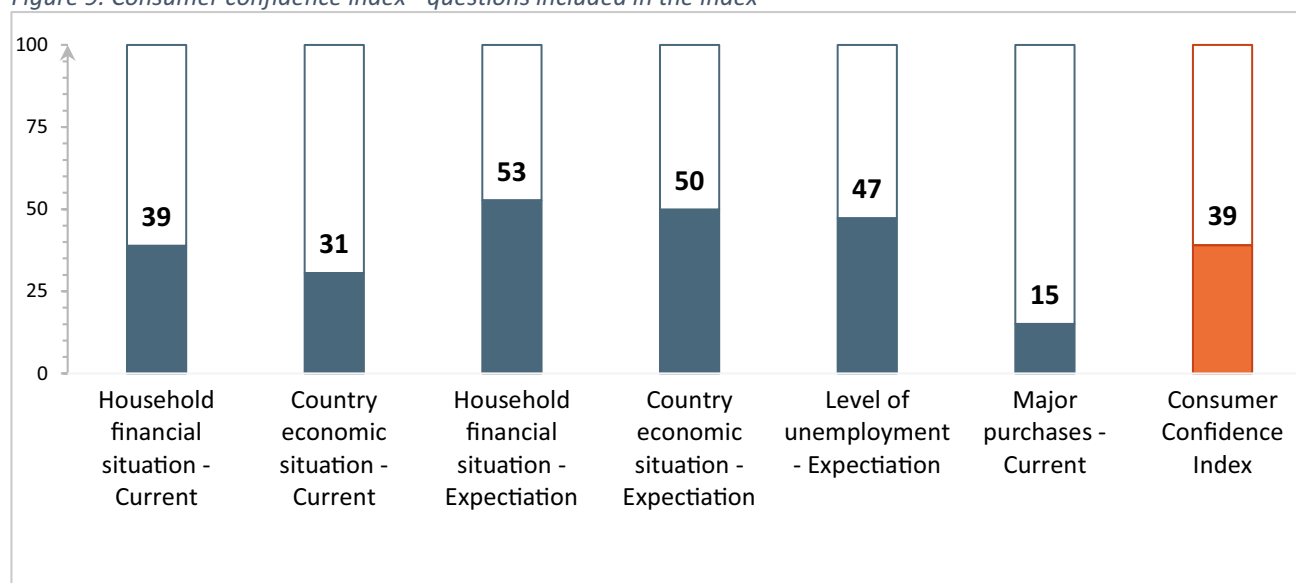
$$\text{Current situation index} = (V_1 + V_2 + V_6) / 3$$

$$\text{Expectation in the next 12 months index} = (V_3 + V_4 + V_5) / 3$$

2.2.2. Consumer Confidence Index - Results

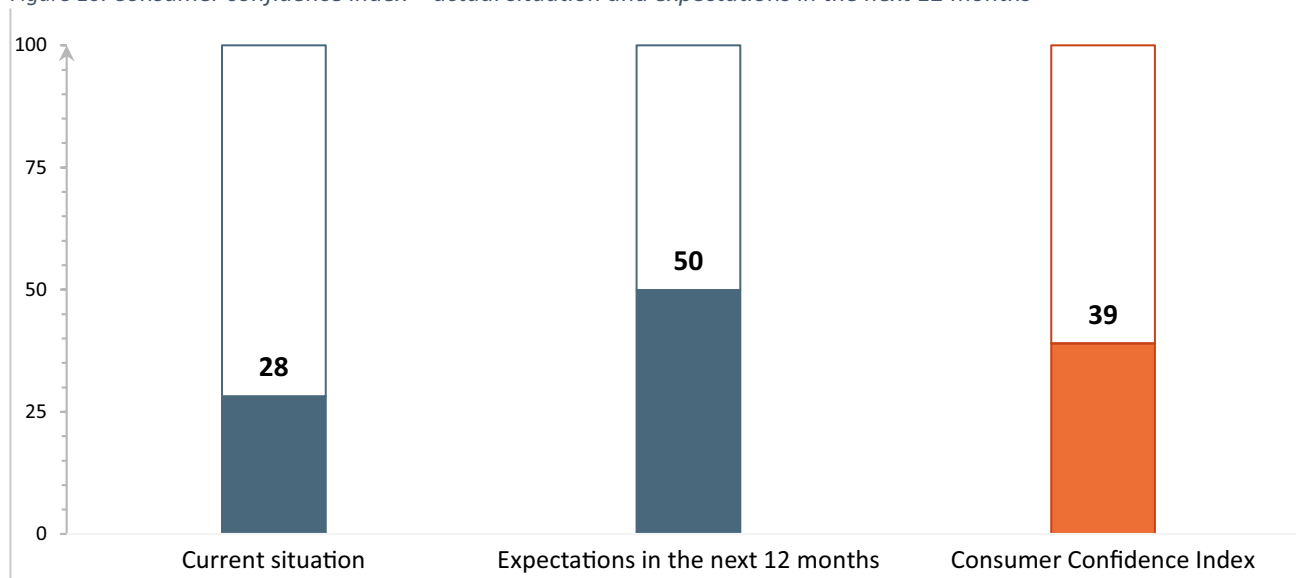
The survey results show that the consumer confidence index is estimated at 39 points out of 100. This assessment is below the level of 50 points, which shows a higher share of negative responses in terms of the current financial situation of families, economic situation but also expectations for them in the next 12 months. If we analyze each of the questions included in the index, it is noticed that in the perception of the Albanian consumer the expectation of the financial situation in the next 12 months has the highest / positive score, thus reaching 53 points out of 100. Followed by the expectation for the general economic situation of the country in the next 12 months (50 points out of 100), and unemployment rate expectations during the next 12 month with 47 points out of 100. When we analyze the current situation, the financial situation of the household and economic situation of the country compared to 12 months ago, it can be noticed a lower index. Respectively 39 points for the current financial situation of the household and 31 points for the economic situation of the country, compared to 12 months ago. When asked if now is the right time to make major purchases, this index achieves the score of only 15 points out of 100, thus making it the lowest score from the questions included in the index.

Figure 9. Consumer confidence index - questions included in the index



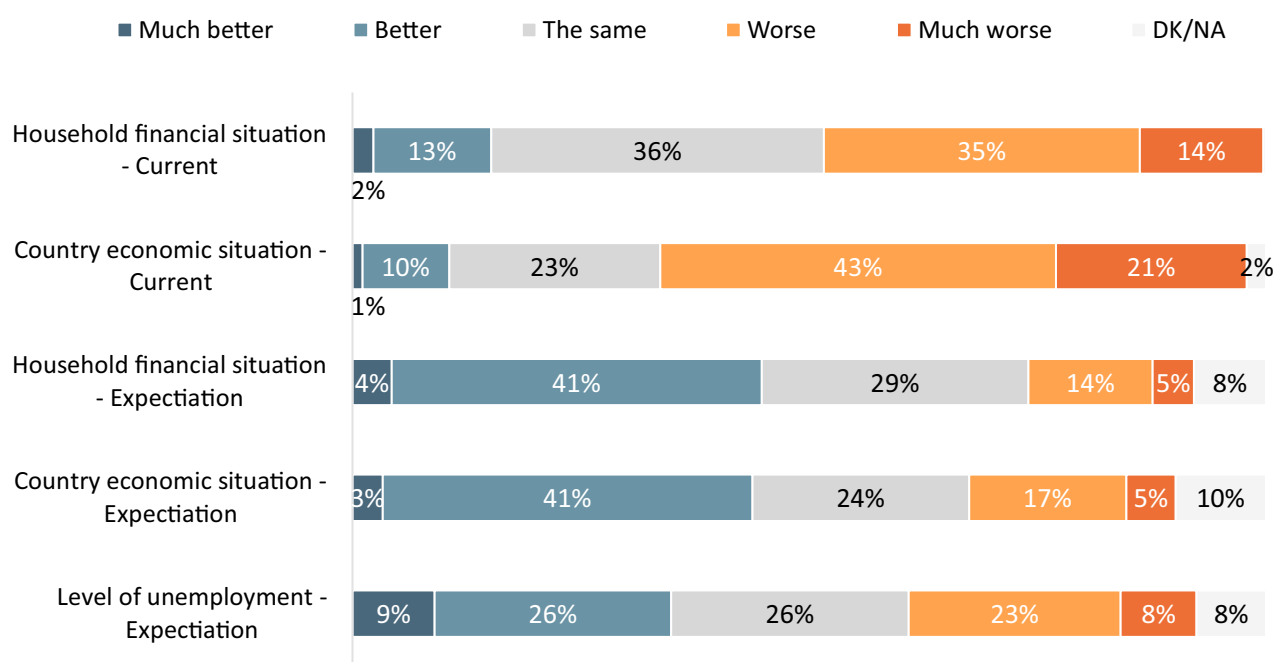
As previously explained, the consumer confidence index can be further disaggregated in its two subcategories, the current situation index and the expectations index. Comparing these two indices, it is noticed that the expectations for the next 12 months index regarding the household's financial situation, the economic situation of the country and unemployment rate, with a score of 50 points, is significantly higher than the current situation (household finance, economic situation of the country, and major household purchases) that manages to achieve a score of only 28 points out of 100.

Figure 10. Consumer confidence index – actual situation and expectations in the next 12 months



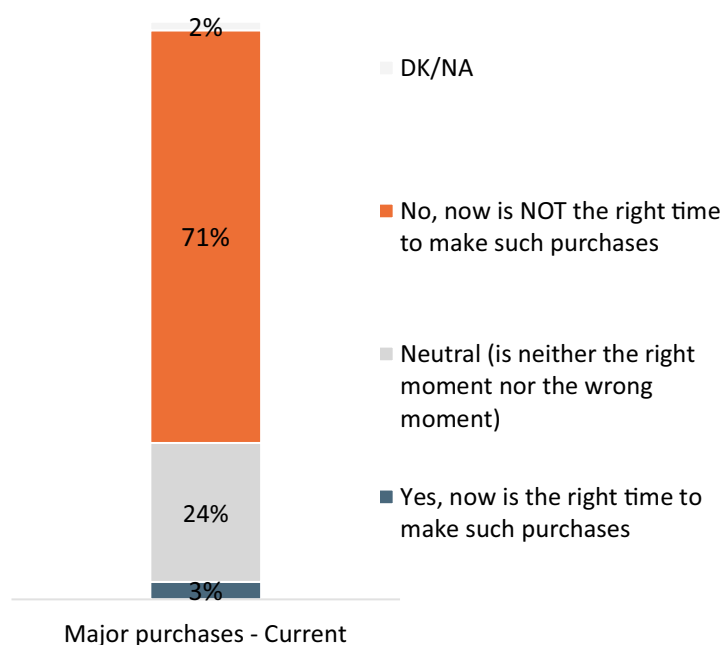
Analyzing the responses according to each question included in the index, it is noticed that about 64% of respondents state that the overall current situation of the country compared to 12 months ago is worse, out of which 21% of respondents think it is much worse than a year ago and 43% say it is worse than a year ago. Regarding the current financial situation of the household compared to 12 months ago, about 14% of respondents put it as much worse, while 35% of respondents state that it is worse. Expectations for the future are more optimistic for Albanian households. When asked about the expectations of their family situation after 12 months, 45% of the respondents state that it will be better or much better than it currently is. Almost the same percentage (44%) state that the economic situation of the country 1 year from now will be better or much better. Regarding the expected unemployment rate, more than one in three respondents (35%) think that the unemployment rate after 12 months will be better or much better, 26% state that it will be at the same levels as currently and 31% think the unemployment rate will be worse or much worse.

Figure 11. Consumer confidence index – questions Q1 to Q5 (%)



Respondents were asked if in the current economic situation, they think it is the right time for people to make major purchases of household items such as furniture, large appliances, televisions or other electronic devices. The majority of respondents, 7 in 10 respondents, state that considering the current economic situation, now is not the right time to make such purchases (71%). One in four respondents are neutral so they think it is neither the right moment nor the wrong moment to make big home purchases (24%). Only 3% state that now is the right time for people to make such purchases.

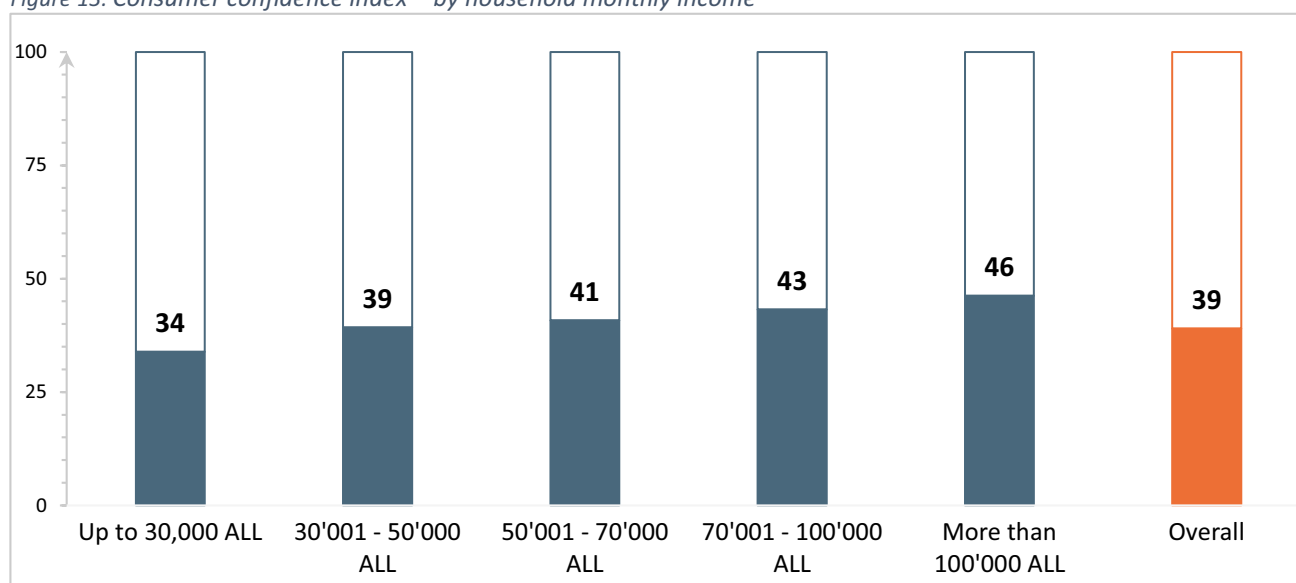
Figure 12. Major purchases – Actual situation (%)



At the graph below it is shown the consumer confidence index disaggregated by household income level. This index has a lower rating at lower income levels. For families with incomes up to 30,000 ALL this index is at the level of 34 points, while for those with incomes up to 50,000 ALL at 39 points, up to the largest figure of this index in households with incomes above 100,000 ALL where the index is evaluated at 46 points out of 100

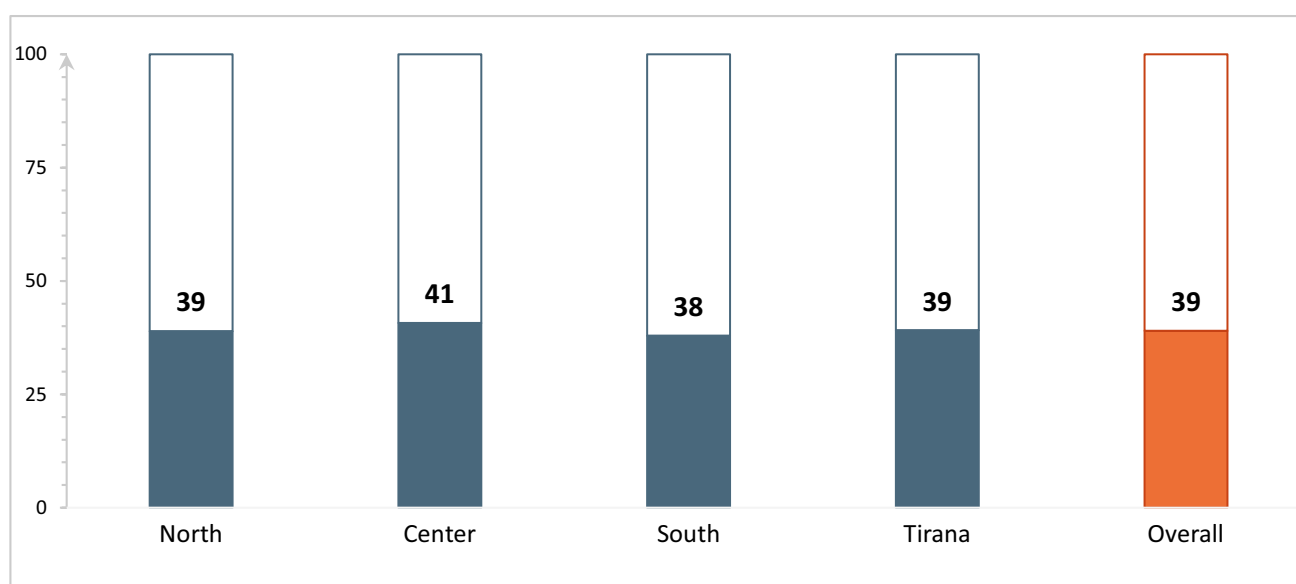
possible. It should be noted that even for the highest income category, this index still remains below the value of 50 points.

Figure 13. Consumer confidence index – by household monthly income



Analyzing the consumer confidence index by region, small differences are noticed between the regions (difference up to 3 points). For the respondents of the South, this index has the lowest value (38 points) and in the center we see the highest figure of this index, with 41 points out of 100.

Figure 14. Consumer confidence index – by region



2.3. Doing business – Current situation and expectations

When asked about the perception of current business situation in Albania compared to a year ago, over half of the respondents have the perception that currently it is worse or much worse compared with a year ago (40% worse than a year ago and 12% much worse than a year ago). On the other hand, one in four respondents state that doing business is the same situation as a year ago (24%) and only 15% think it is better or much

better than a year ago. Regarding their expectations about doing business condition in the next 12 months more than one in three respondents expect it to be better or much better than currently (37%). About 26% say it will be the same as now and 23% of respondents think that will be worse or much worse. It should be noted that 14% of respondents do not have an opinion on this question.

Figure 15. Doing business – actual situation

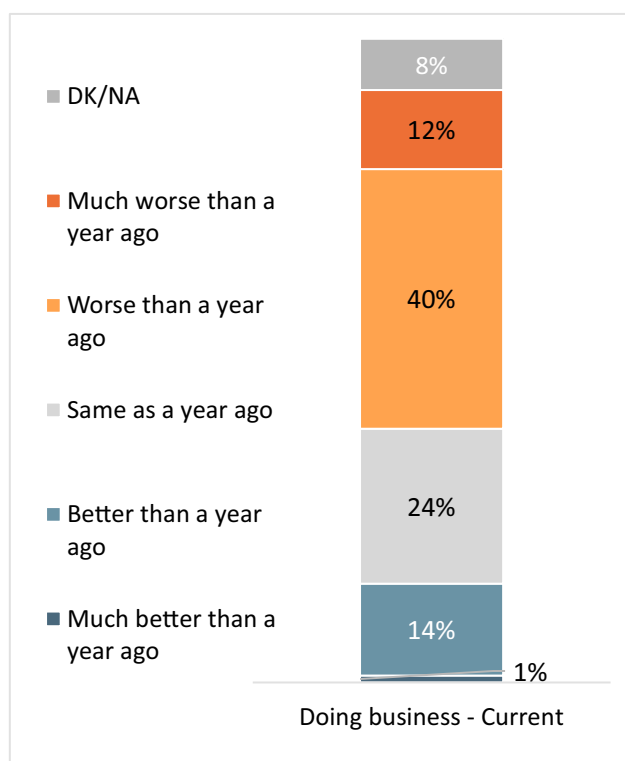
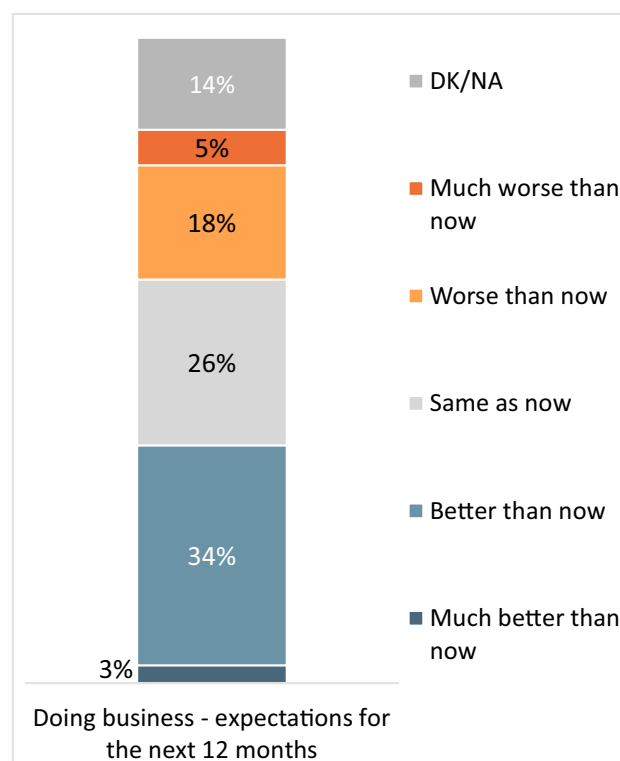


Figure 16. Doing business – expectations for the next 12 months



2.4. Household savings – Current situation and expectations

Less than a third of respondents say they are currently managing to save money. About 7% of them state that their household is saving a lot and 24% are saving just a little. The majority of respondents state that in their household they are not saving at all but are simply earning a living with their income (47%). Moreover, 9% of them state that they are using their previous savings and 12% are in a situation where they are taking on debt or loan.

When asked how likely are they to save over the next 12 months, about 42% of respondents state that they are unlikely to save. About 39% somewhat likely to save and only 14% of respondents say they are very likely to save over the next 12 months.

Figure 17. Household savings – Current situation

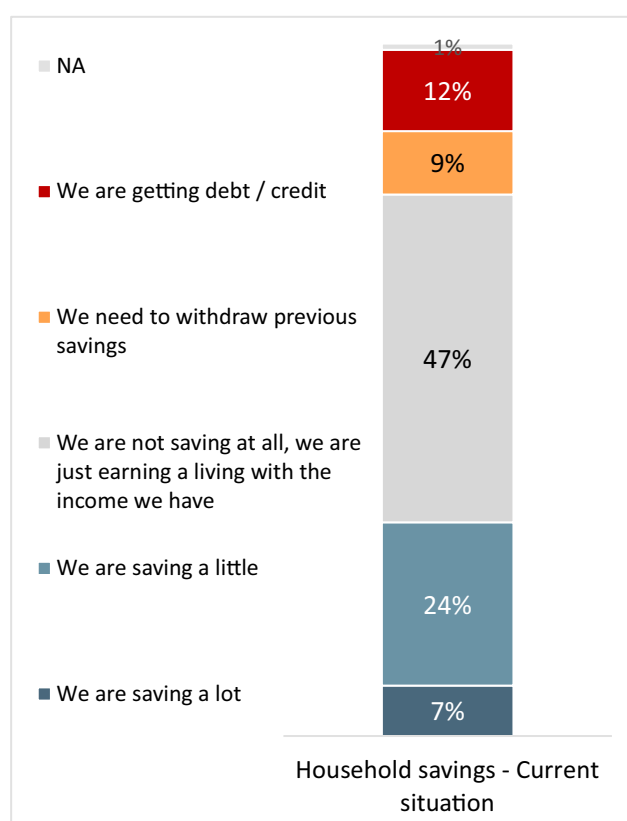
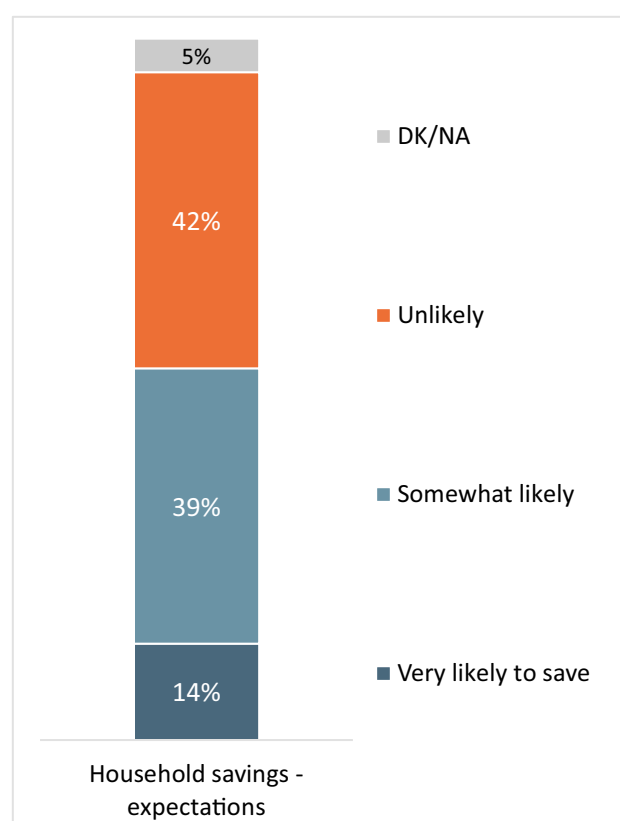


Figure 18. Household savings - Expectations

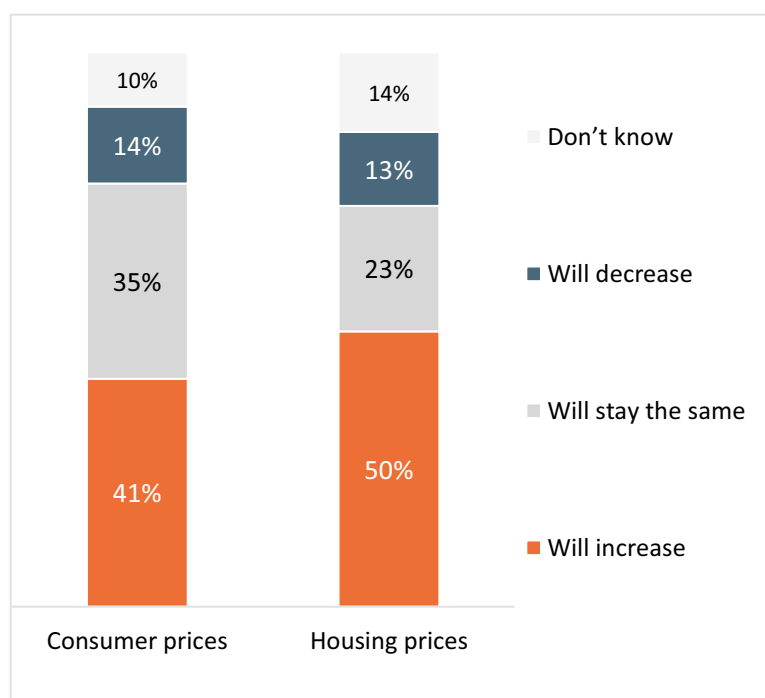


2.5. Consumer and Housing prices

According to 41% of respondents, over the next 12 months the prices of consumer products will increase. While 35% of respondents think that prices will remain the same and only 14% state that the prices of consumer products will decrease.

Almost half of the respondents (50%) say that house prices in their opinion will increase in the next 12 months. Moreover, less than one in four respondents think that prices will stay the same and 13% say that in their opinion prices will decrease.

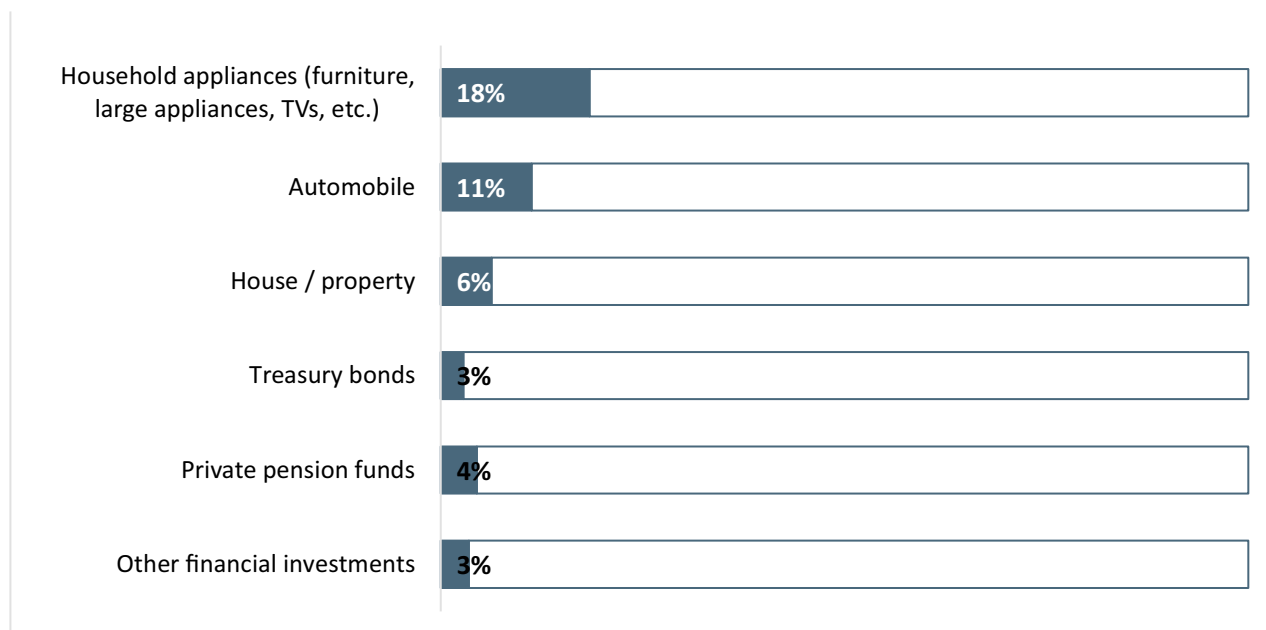
Figure 19. Consumer and housing prices



2.6. Planning to purchase or invest in the next 6 months

Regarding plans to make a purchase or investment in the next 6 months, only a small part of the respondents has planned to make purchases such as household appliances (18%), automobile (11%), house or property (6%). As for investments in bonds, private pension funds or other financial investments, about 3-4% of respondents plan to make such investments in the next 6 months.

Figure 20. Purchases or investment intentions in the next 6 months



2.7. Material deprivation rate

Material deprivation refers to an economic situation, defined as the financial inability to pay unexpected expenses; to allow an annual vacation of one week; a meal that includes meat, chicken or fish every two days; adequate heating of an apartment; owning goods / products such as a washing machine, TV, telephone or car, facing arrears (mortgage or rent, utility bills, etc.).²

2.7.1. Material deprivation rate calculation

The material deprivation ratio is an indicator that expresses the inability to afford certain items that are considered by most people to be desirable or even necessary to make a decent living. The indicator distinguishes between individuals who are unable to own a particular good or service, and those who do not have that good or service for another reason, e.g., because they do not want or need it.

The indicator measures the percentage of the population that cannot afford at least four of the following nine points:

1. Pay rent, mortgage or utility bills;
2. Maintain the temperature of their home at an appropriate level
3. Facing unexpected expenses;

² Material deprivation, Eurostat

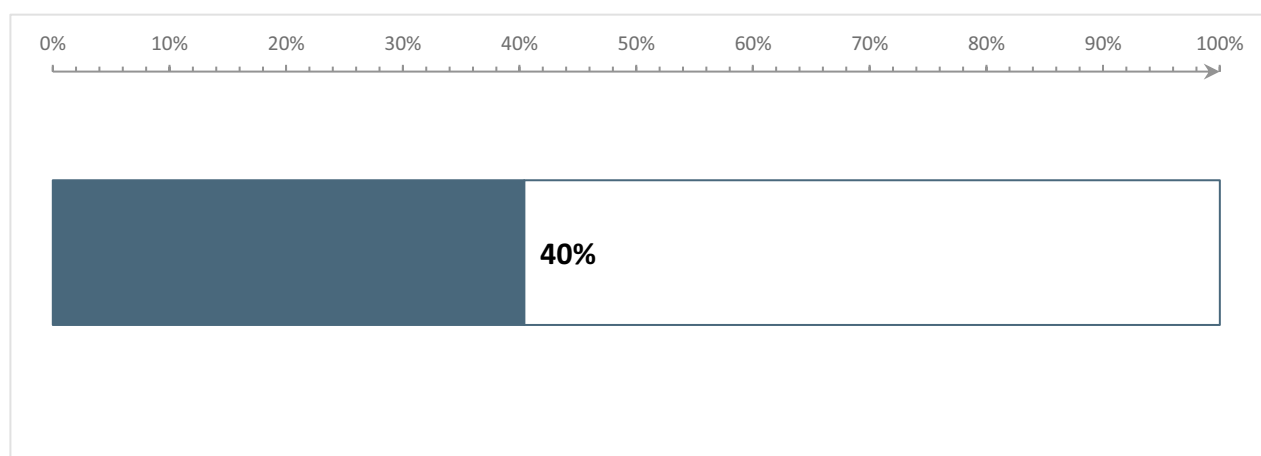
Link: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Material_deprivation

4. Inability to eat meat or protein regularly;
5. To go on vacation for one week;
6. To have a TV;
7. To have a washing machine;
8. To have a car for personal use;
9. To have a mobile phone.

2.7.2. Material deprivation rate - Results

Overall, the indicator of material deprivation, is estimated at 40%, which means that about 40% of the surveyed households do not afford at least 4 out of 9 categories of material deprivation. Graphs 22 through 25 help us to analyze in more detail for each category of material deprivation.

Figure 21. Material deprivation rate

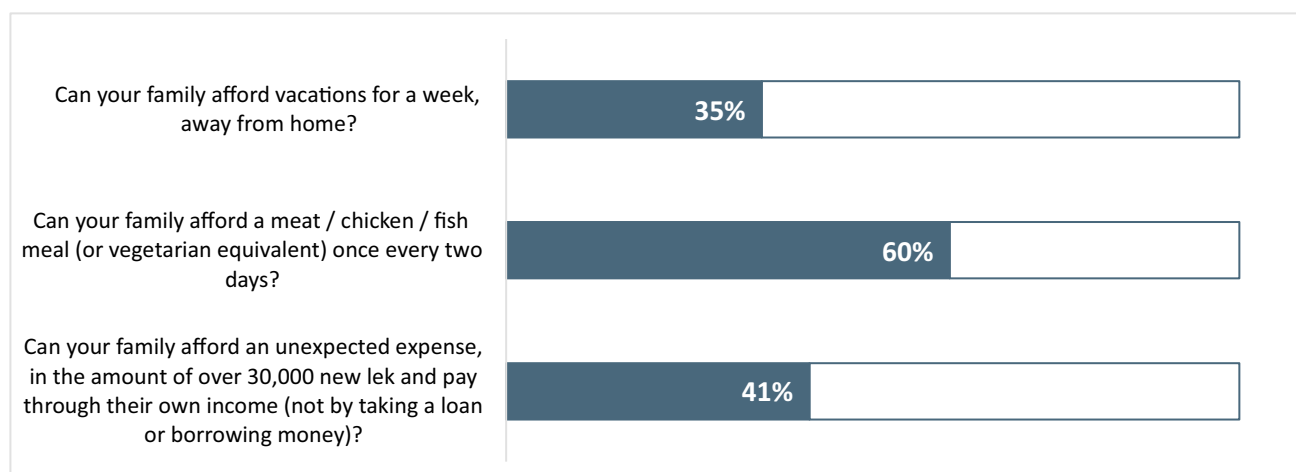


Can your family afford a week off, away from home? Slightly more than one in three families (35%) responded that they could afford such a vacation.

When asked if they can afford a meat / chicken / fish meal once every two days, 6 in 10 people (60%) state their family can afford it.

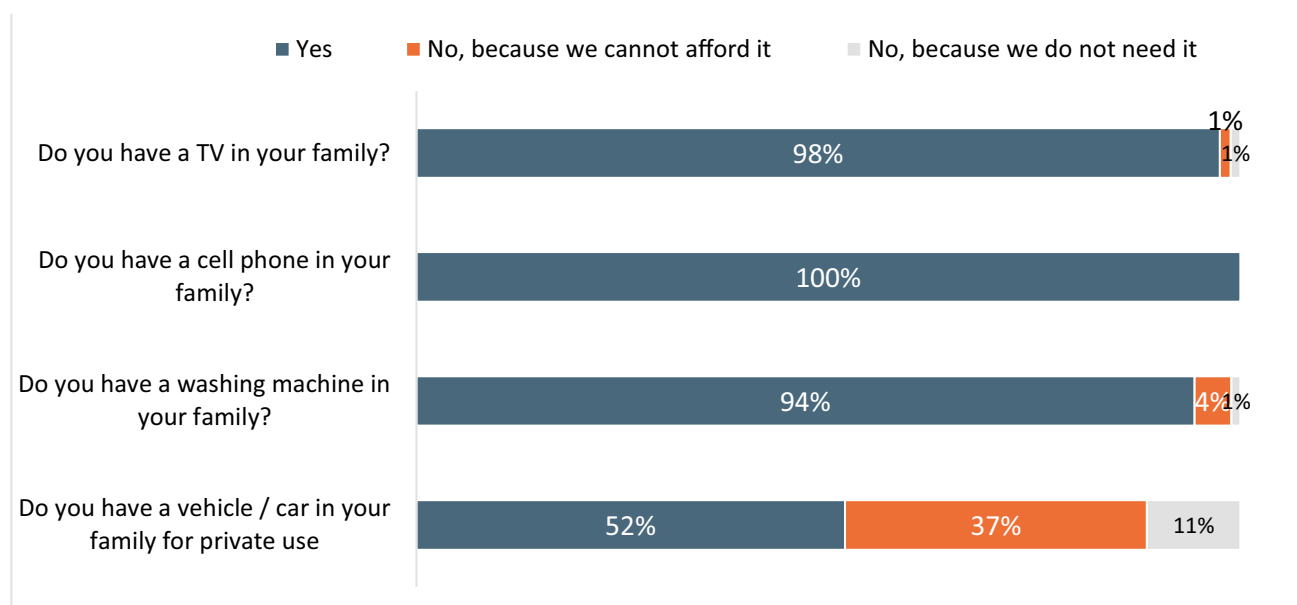
While for unexpected health expenses less than half of the families are able to afford it in the amount of 30,000 ALL through their income and not borrowing money or taking a loan.

Figure 22. Material deprivation rate % (1)



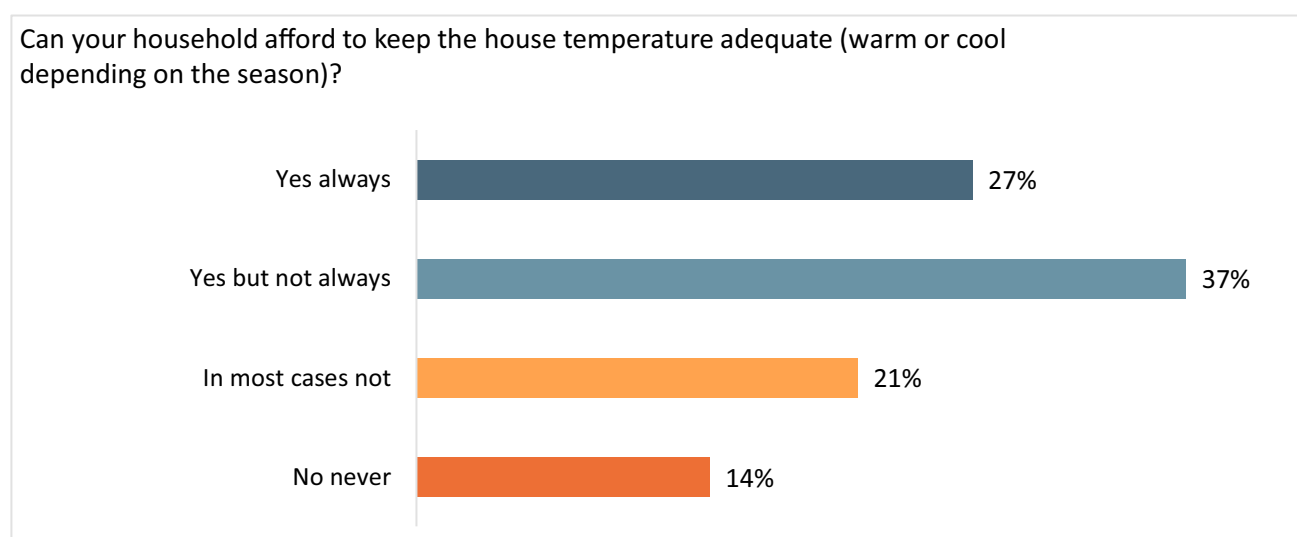
All respondents state that they have a mobile phone in their household (100%). About 98% of the surveyed households have a TV, and 94% of the households have a washing machine. When asked if they have a vehicle for private use in the family, about 37% state that they do not have one because they cannot afford it financially. Slightly more than half of respondents have a car in the family (52%) and 11% of respondents do not have a car in the family but not because of financial difficulties but because they do not need it.

Figure 23. Material deprivation rate % (2)



About 35% of respondents state that their household cannot afford to maintain the proper temperature of the house, out of which 21% answering "in most cases no" and 14% "never". On the other hand, 37% manage to afford the costs of maintaining the right temperature but not always and only 27% say they can always afford it.

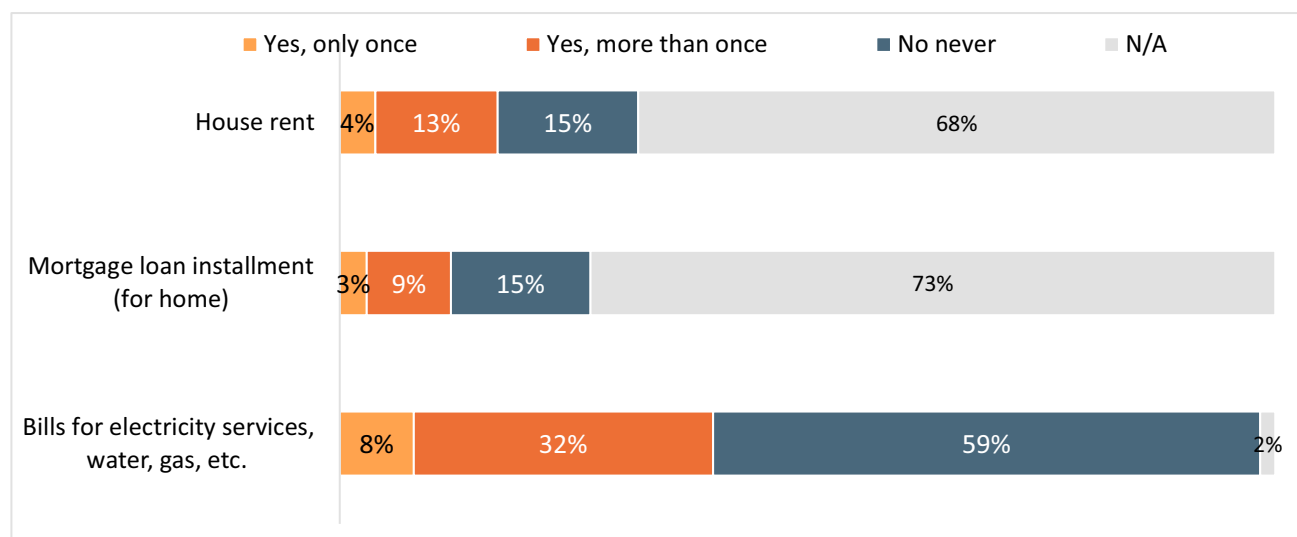
Figure 24. Material deprivation rate % (3)



Respondents were asked if in the last 12 months their family has not been able to pay on time, due to financial difficulties, bills such as utilities, gas or water, loan installments or house rent. About one in six respondents say that during this period they have not been able to pay, more than once the rent of the house (13%). Less

than 1 in 10 respondents express the same in terms of mortgage loan installment (9%). As for electricity / water / gas bills, about 32% of respondents say they have not been able to pay more than once due to financial difficulties.

Figure 25. Material deprivation rate % (4) – Delays in paying Rent, loan, service bills

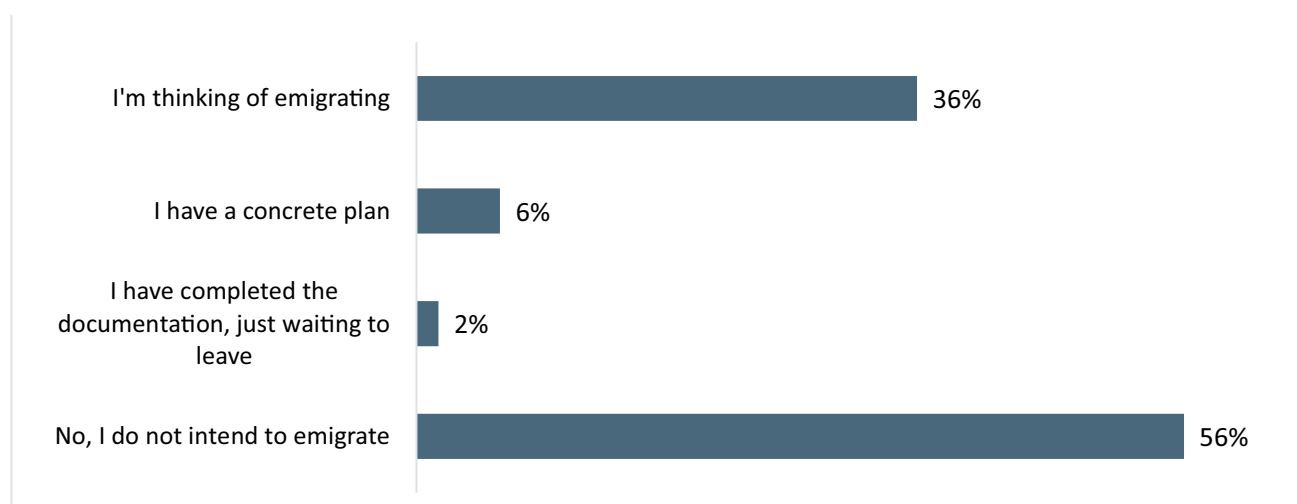


2.8. Current situation in Albania

2.8.1. Planning to emigrate

Respondents were asked if they personally plan to emigrate abroad over the next 12 months. More than half of respondents say they have no plans to emigrate (56%). On the other hand, over one in three respondents say that they are considering emigrating (36%), about 6% have a concrete plan to emigrate and 2% are waiting to emigrate after completing the necessary documentation.

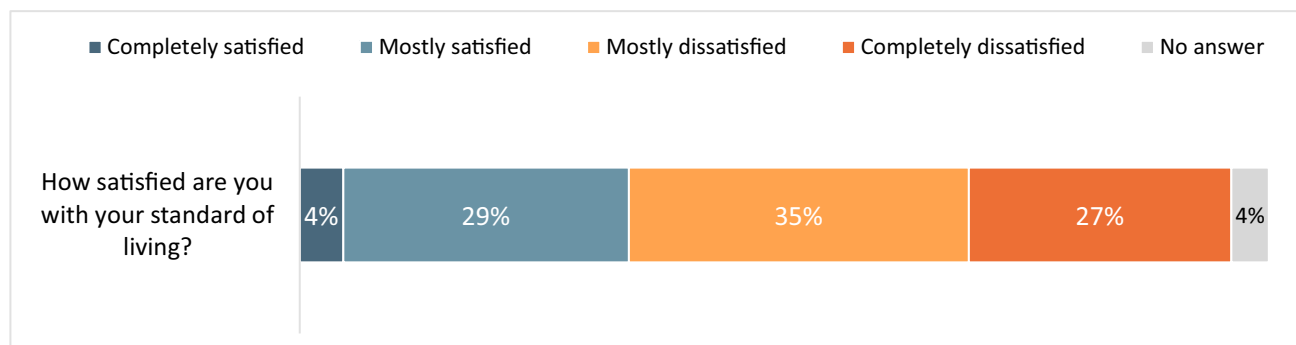
Figure 26. Intentions / plans to emigrate over the next 12 months



2.8.2. Satisfaction with the standard of living

Analyzing the results of this question it is noticed that about 33% of respondents are satisfied with their standard of living, out of which 4% are completely satisfied and 29% mostly satisfied. Moreover, about 35% of the respondents are mostly dissatisfied and 27% completely dissatisfied.

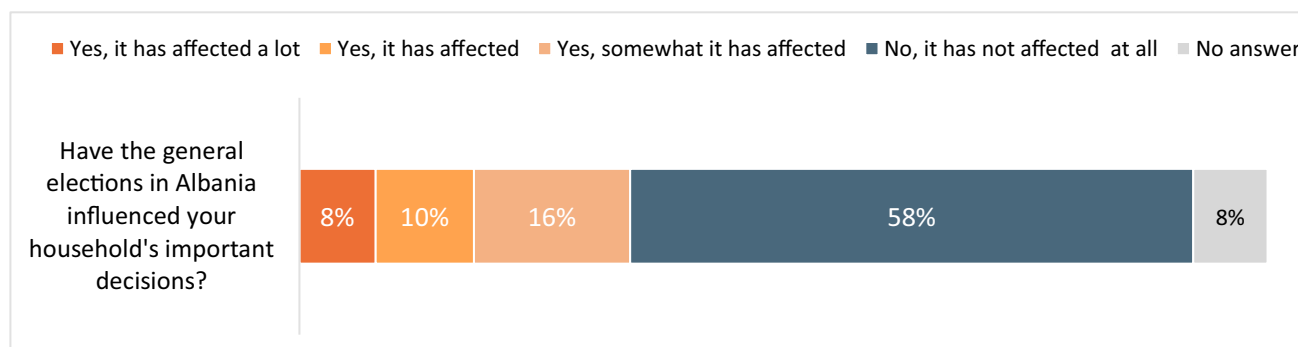
Figure 27. Level of satisfaction with the standard of living



2.8.3. Impact of the general election situation and the situation of COVID-19

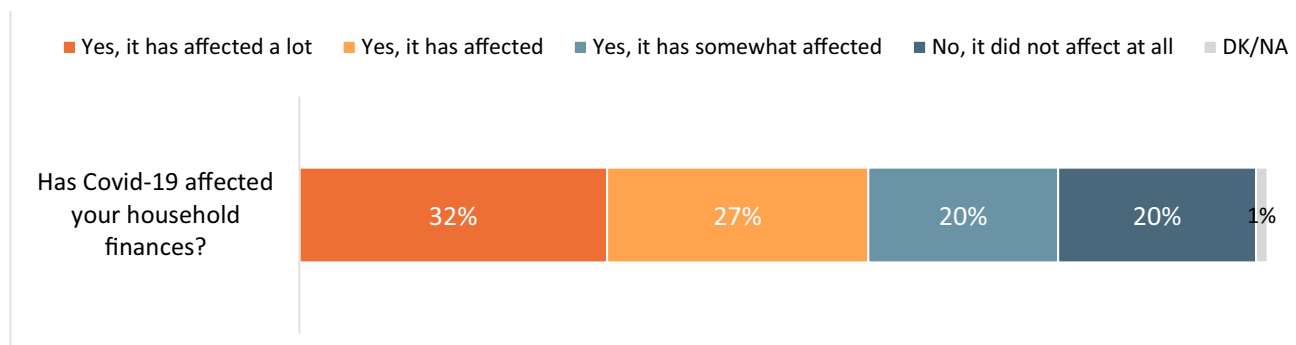
For the majority of respondents, the general elections in Albania did not affect important family decisions at all (58%). About 16% say that it has somewhat affected, while 18% has affected important family decisions (10% has affected and 8% has affected a lot).

Figure 28. The impact of general elections on important household decision-making



Regarding the situation of COVID-19 and the impact on family finances, 6 in 10 respondents say that there were impacted (59%). For 32% of respondents COVID-19 had a significant impact on family finances, 27% had an impact and 40% had little or no impact (respectively 20% for each category).

Figure 29. Impact of COVID-19 on family finances

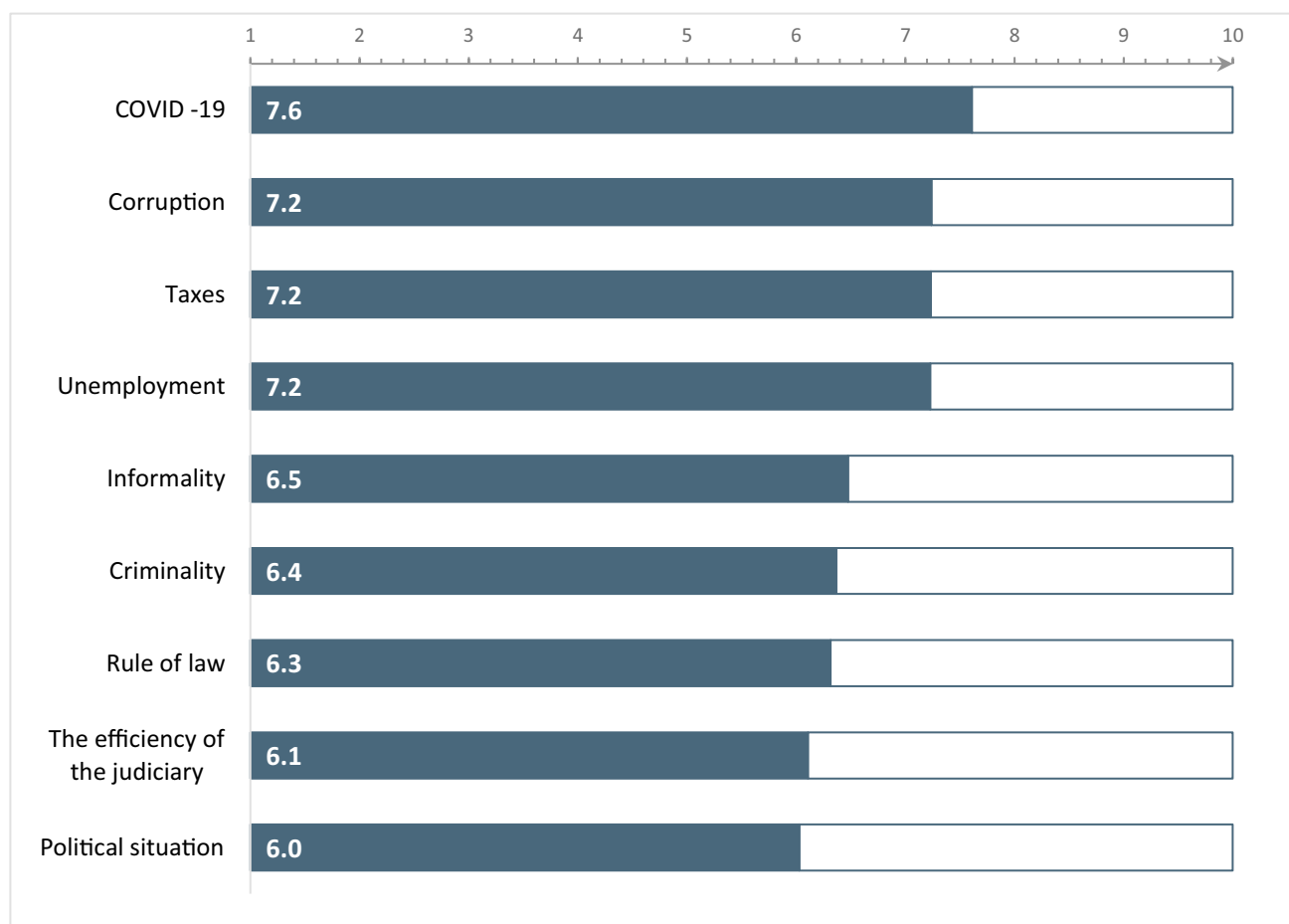


2.8.4. Households' main issues

Respondents were asked to give an evaluation regarding some current issues and how problematic they would consider them for their household. The evaluation on a scale of 1 to 10, where 1 means no problem at all and 10 means very problematic.

The situation of COVID-19 is considered as the biggest problem currently for households, evaluated with 7.6 points out of 10. The second problem is corruption with 7.2 points, followed by taxes and unemployment with the same rating of 7.2 points. The political situation and the efficiency of the judiciary are evaluated as the least problematic from the list of issues presented, with 6.0 and 6.1 points, respectively.

Figure 30. How problematic would you consider the following areas for your household?



Annex

Consumer confidence index questionnaire

ID. Serial									
	d	d	m	m					
DM. Date of interview					2	0	2	1	

TS. Time start									
TE. Time end									
TL. Interview length									
QARK. Region (Quota)									
BA: Municipality									
LOC: Location (City or Village)									
UR: Urban/Rural (Quota)									
MET. Methodology (Quota)									
REFUSALS.INT: Number of refusals (CATI)									
RESPNAME: Respondent Name									
INTNAME: Interviewer Name									
INTCODE: Interviewer Code									
Methodology	CATI				CAWI				

Hello, my name is _____ and I work for IDRA Research & Consulting. We conduct surveys on various issues and the survey we are conducting today focuses on current issues in Albania. You have been randomly selected to be one of the many other citizens being interviewed on this topic throughout Albania. The questionnaire is undertaken in complete confidence and you have no obligation to participate unless you wish.

Do you have questions? Can we continue?

Thank you!

A1	Gender (quota)	1. Male 2. Female
A2	Age (quota)	____ years
A3	How many members (permanent) live in your household?	____ members
A4	How many members of your household are 18 and older?	____ members

Q1. When talking about the financial situation of your household during the last 12 months, would you say that you are better or worse than a year ago?

1. Much better than a year ago
2. Better than a year ago
3. Same as a year ago
4. Worse than a year ago
5. Much worse than a year ago
6. Don't Know/ No answer

Q2. How do you think the economic situation in the country has changed over the last 12 months? The situation now is:

1. Much better than a year ago
2. Better than a year ago
3. Same as a year ago
4. Worse than a year ago
5. Much worse than a year ago
6. Don't Know/ No answer

Q3. What are your expectations regarding the financial situation of your household over the next 12 months? I think it will be:

1. Much better than now
2. Better than now
3. Same as now
4. Worse than now
5. Much worse than now
6. Don't Know/ No answer

Q4. What are your expectations regarding the economic situation in the country over the next 12 months? I think it will be:

1. Much better than now
2. Better than now
3. Same as now
4. Worse than now
5. Much worse than now
6. Don't Know/ No answer

Q5. What are your expectations regarding the unemployment rate in the country over the next 12 months?

1. It will increase significantly
2. There will be a slight increase
3. Same / There will be no difference
4. There will be a slight decrease
5. It will decrease significantly
6. Don't Know/ No answer

Q6. In your current financial situation do you think it is the right time to make big home purchases like furniture, large appliances, TV, electronics, etc.?

1. Yes, now is the right time to make such purchases
2. Neutral (is neither the right moment nor the wrong moment)
3. No, now is not the time
4. Don't Know/ No answer

Q7. In your opinion, would you say that currently business situation in Albania is generally better or worse than a year ago?

1. Much better than a year ago
2. Better than a year ago
3. Same as a year ago
4. Worse than a year ago
5. Much worse than a year ago
6. Don't Know/ No answer

Q9. Which of these statements best describes your household current financial situation?

1. We are saving a lot
2. We are saving a little
3. We are not saving at all; we are just earning a living with the income we have
4. We are using our previous savings
5. We are borrowing money / getting a loan
6. Don't Know/ No answer

Q10. How likely are you to save money over the next 12 months?

1. Very likely
2. Somewhat likely
3. Unlikely
4. Don't Know/ No answer

Q11. Over the next 12 months, do you think prices will generally rise, or fall?

Consumer Prices

1. They will increase
2. They will stay the same
3. They will decrease
4. Don't Know/ No answer

Housing prices

1. They will increase
2. They will stay the same
3. They will decrease
4. Don't Know/ No answer

Q12. Are you planning to make a purchase / investment in the next 6 months?

Q12_1	Household appliances (furniture, large appliances, TVs, etc.)	1. Yes 2. No
Q12_2	Automobile	1. Yes 2. No
Q12_3	House / property	1. Yes 2. No
Q12_4	Treasury bonds	1. Yes 2. No

Q12_5	Private pension funds	1. Yes 2. No
Q12_6	Other financial investments (specify)	1. Yes 2. No

Q13. Are you planning to emigrate abroad over the next 12 months?

1. I am thinking of emigrating
2. I have a concrete plan
3. I have completed the documentation, I am just waiting to leave
4. No, I do not intend to emigrate

Q14. How satisfied are you with your standard of living?

1. Completely satisfied
2. Mostly satisfied
3. Mostly dissatisfied
4. Completely dissatisfied
5. I do not know / No answer

Q15. Have the general elections in Albania affected your household important decisions?

1. Yes, it has affected a lot
2. Yes, it has affected
3. Yes, somewhat it has affected
4. No, it has not affected at all
5. No answer

Q16. Has Covid-19 affected your family finances?

1. Yes, it has affected a lot
2. Yes, it has affected
3. Yes, somewhat it has affected
4. No, it has not affected at all
5. No answer

Q17. How problematic would you consider the following areas for your household? Please rate from 1 to 10, where 1 means not problematic at all and 10 very problematic.

Covid-19	1	2	3	4	5	6	7	8	9	10	99- DK/NA
Unemployment	1	2	3	4	5	6	7	8	9	10	99- DK/NA
Rising consumer prices	1	2	3	4	5	6	7	8	9	10	99- DK/NA
Taxes	1	2	3	4	5	6	7	8	9	10	99- DK/NA
Political situation	1	2	3	4	5	6	7	8	9	10	99- DK/NA
Criminality	1	2	3	4	5	6	7	8	9	10	99- DK/NA
The efficiency of the judiciary	1	2	3	4	5	6	7	8	9	10	99- DK/NA
Corruption	1	2	3	4	5	6	7	8	9	10	99- DK/NA
Rule of law	1	2	3	4	5	6	7	8	9	10	99- DK/NA
Informality	1	2	3	4	5	6	7	8	9	10	99- DK/NA
Other	1	2	3	4	5	6	7	8	9	10	99- DK/NA

Q18. In the last 12 months, has your household has not been able to pay on time due to financial difficulties:

House rent	<ol style="list-style-type: none"> 1. Yes, only once 2. Yes, more than once 3. No, never 99. We don't have rent
The mortgage loan installment (for home)	<ol style="list-style-type: none"> 1. Yes, only once 2. Yes, more than once 3. No, never 99. We don't have a loan
Bills for electricity services, water, gas, etc.	<ol style="list-style-type: none"> 1. Yes, only once 2. Yes, more than once 3. No, never

Q19. Can your household afford an annual vacation of one week, away from home?

1. Yes
2. No

Q20. Can your household afford a meat / chicken / fish meal (or vegetarian equivalent) once every two days?

1. Yes
2. No

Q21. Can your household afford an unexpected expense, in the amount of over 30,000 new lek and pay through their own income (not loans or borrowing money)?

1. Yes
2. No

Q22. Do you have a cell phone in your household?

1. Yes
2. No, because we cannot afford it
3. No, because we do not need it

Q23. Do you have a TV in your household?

1. Yes
2. No, because we cannot afford it
3. No, because we do not need it

Q24. Do you have a computer (PC) or laptop in your household?

1. Yes
2. No, because we cannot afford it
3. No, because we do not need it

Q25. Do you have a washing machine in your household?

1. Yes
2. No, because we cannot afford it
3. No, because we do not need it

Q26. Do you have a vehicle / car in your family for private use?

1. Yes
2. No, because we cannot afford it
3. No, because we do not need it

Q27. Can your household afford to keep the house temperature adequate (warm or cool depending on the season)?

1. Yes, always
2. Yes, but not always
3. In most cases not
4. No, Never

Q29. Can you tell us if your household replaces furniture (bed, sofa / chest of drawers, closet) when worn or damaged?

1. Yes
2. No, because we cannot afford it
3. No, another reason

Respondent profile		
P1	What is your completed educational level?	<ol style="list-style-type: none"> 1. No level of education 2. Primary education (up to 4 years) 3. Primary education (7/8/9 years) 4. Secondary education 5. University (bachelor) 6. University (master) 7. Ph.D. 8. No answer
P2	What is your employment status?	<ol style="list-style-type: none"> 1. Employed in the private sector 2. Employed in the public sector 3. Self-employed 4. Unemployed 5. Housewife 6. Retired 7. Student 8. Other _____ 9. No answer



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