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INTERNATIONAL RESEARCH ASSOCIATES

EUROBAROMETER 52.0

EUROPEANS AND THE EURO

REPORT

BY

INRA (EUROPE)
EUROPEAN COORDINATION OFFICE S.A.

FOR

**Directorate-General
Health and Consumer Protection
Directorate A – Consumer Policy
Financial Services Unit**

MANAGED AND ORGANISED BY

**Directorate-General for Education and Culture
Public Outreach
("Analysis of public opinion" Unit)**

28 February 2000

This opinion poll, managed and organised by the Public Outreach department ("Analysis of public opinion" Unit) of the Directorate-General for Education and Culture, was conducted at the request of the Directorate-General for Health and Consumer Protection, Directorate A – Consumer Policy (Financial services Unit) of the European Commission.

The data were collected from all Member States of the European Union between 15 October and 14 November 1999. INRA (EUROPE) – European Coordination Office, in Brussels, was responsible for general coordination.

The questionnaire, the names of the polling organisations and the technical specifications are annexed.

The European Commission cannot be held liable in any way for the content of the report.

The original language of the report is French.

INTRODUCTION

The opinion poll discussed in this report was conducted in the 15 Member States between 15 October and 14 November 1999 as part of Eurobarometer¹ 52.0, at the request of the European Commission's Directorate-General for Health and Consumer Protection, Directorate A – Consumer Policy, Financial services Unit, and was managed and organised by the Public Outreach department of the Directorate-General for Education and Culture ("Analysis of public opinion" Unit).

This report looks at Europeans' experience and perception of various aspects of the euro. It is divided into chapters covering:

- Europeans' interest in the euro and how well informed they are about it
- their factual knowledge about the euro
- their experience of making payments in euros
- their awareness of dual pricing and what they think about it
- their awareness of the euro logo
- their opinions on the introduction of the euro notes and coins.

In each Member State, the questions were put to a representative sample of the national population aged 15 and over. A total of 16 071 people were surveyed, an average of some 1 000 per country, with the exception of Germany (2 000: 1 000 in the new *Länder* and 1 000 in the old *Länder*), the United Kingdom (1 300: 1 000 in Great Britain and 300 in Northern Ireland) and Luxembourg (600). The figures for the European Union as a whole are weighted averages derived from the national figures. For each country, the weighting applied is the proportion of the total Community population aged 15 and over represented by the relevant country's population of that age (cf. annexed technical specifications).

The annexed technical specifications give comprehensive details of the methodology (survey dates, selection of the sample, population covered, weighting, confidence limits, etc.). Certain terms used in these specifications may require clarification: marginal weighting is that which is based on one variable, such as age or sex, while cross-weighting is based on the cross-referencing of two variables, such as age and sex. The NUTS regions are a hierarchical

¹ Eurobarometer public opinion surveys, or more accurately, the "standard Eurobarometer surveys", have been conducted on behalf of the European Commission's former Directorate-General X, now the Education and Culture DG, since 1973 (EB No. 0). They have included Greece since autumn 1980, Portugal and Spain since autumn 1985, East Germany since autumn 1990 and Austria, Finland and Sweden since spring 1995.

classification of the European Union regions with a breakdown into three levels. The Eurobarometer weightings are based on the NUTS 2 regions.

The total percentages shown in the graphs in the report itself and in the tables in the annexes may exceed 100% where questions allowed for several responses. In other cases the total may be just over or just under 100% (99% or 101%) owing to rounding.

The sections on sociodemographic variables include some constructed variables, such as level of education and the media use index.

In view of the wide differences between education systems, subjective definitions of educational level have been used. The resulting categories are “low”, covering people who left school aged 15 or under, “intermediate”, covering those who left education aged between 16 and 19 and “high” covering those who left education after the age of 19.

The media use index is based on the answers to the following questions:

“Roughly how often do you watch information broadcasts on television, read the daily papers or listen to the news on the radio? Every day, several times a day, once or twice a week, less often, never?”

- « +++ » : Television/newspaper/radio news every day or several times a week
- « ++ » : Two media every day or several times a week; the third not more than once or twice a week
- « -- » : One of the three media every day or several times a week; the two others not more than once or twice a week
- « --- » : The three media not more than once or twice a week

Distribution over the four categories was as follows:

- « +++ » high level : 38%
- « ++ » : 34%
- « -- » : 22%
- « --- » low level : 6%

The following abbreviations are used to designate the Member States:

B	Belgium
DK	Denmark
WD	Old German <i>Länder</i>
D	Germany
OD	New German <i>Länder</i>
GR	Greece
E	Spain
F	France
IRL	Ireland
I	Italy
L	Luxembourg
NL	Netherlands
A	Austria
P	Portugal
FIN	Finland
S	Sweden
UK	United Kingdom

The distinction between the old and new German *Länder* introduced when East Germany was first included in the countries covered by Eurobarometer in autumn 1990 has been retained in spite of unification because it reflects an often clear division of opinion between the two halves.

The abbreviation used to designate the European Union as a whole is "EU15". "DNK" indicates "Don't know".

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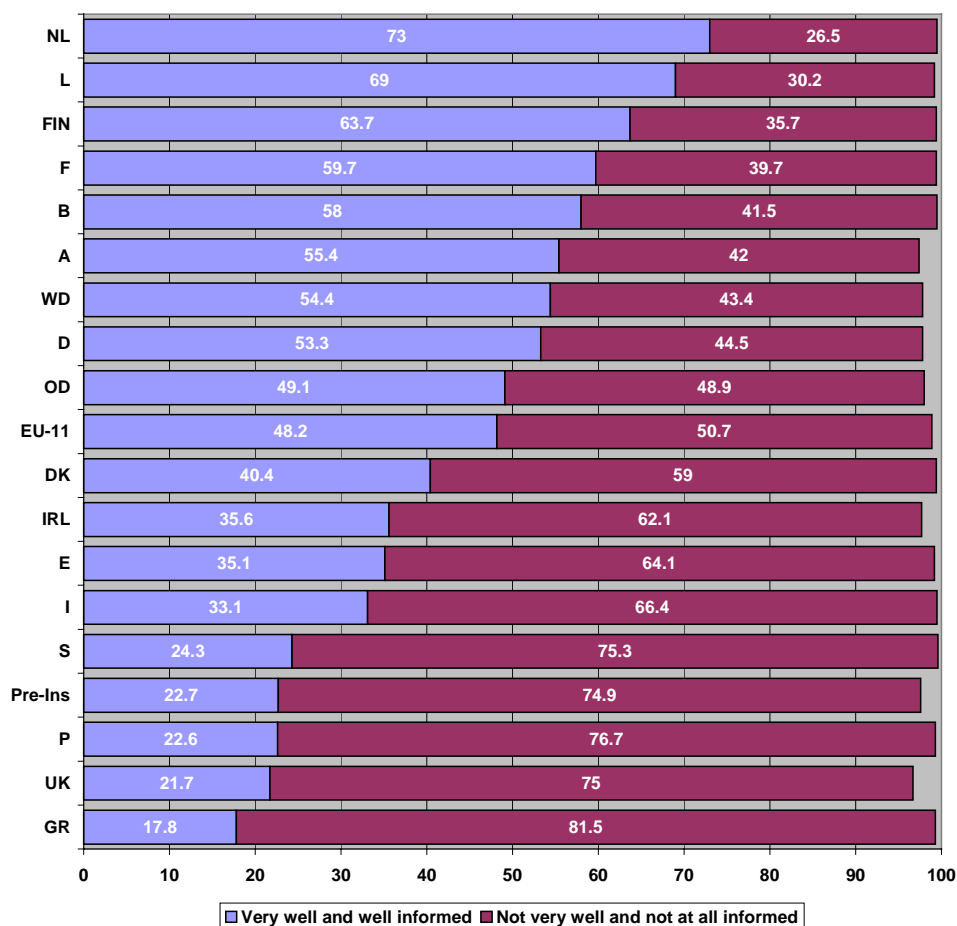
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REPORT

CHAPTER I: AWARENESS AND INTEREST

1. Do Europeans feel well informed about the euro?

When asked “How well informed do you feel about the single European currency, the euro?”, people within the EU-11 zone described themselves as fairly well informed. In fact, on a four-point scale², the EU-11 average, at 2.45, was between “not very well informed” and “well informed”. Those in the “pre-in” zone, however, tended to consider themselves “not very well informed” (“pre-in” average 1.99).



² Where 4 = “very well informed”, 3 = “well informed”, 2 = “not very well informed” and 1 = “not at all informed”, the mid-point being 2.5.

The chart³ above shows how the Member States compared. While at European level (EU-11) one person in two considered themselves very well or well informed, this was true of six out of ten in Belgium, France and Finland and seven out of ten in Luxembourg and the Netherlands. Below the EU-11 average we find Ireland, Spain and Italy and, in particular, Portugal, where levels were on a par with the average for the pre-in countries. Denmark, on the other hand, has made a considerable incursion into the other group, with the highest rate of the countries below the EU-11 average, while Greece has moved in the opposite direction and is placed right at the bottom of the table.

Men on the whole rated themselves slightly better informed than women (average of 2.49 for men and 2.21 for women, the European average being 2.35). There were no striking differences between age groups; at most a tendency for the degree of information to increase with age up to 54 (from 2.37 to 2.42), with a downturn beyond the age of 55 (2.24). There was also an increase with level of education (2.05 for the lowest educational category, 2.39 among those educated up to age 16-19 and 2.65 for the highest category). Of the socioprofessional categories, managers (2.73) were the best informed, with white-collar employees well up the scale (2.54), while down at the bottom of the list were housekeepers (2.08), behind retired people (2.20) and the unemployed (2.21). Finally, and quite logically, the average increased among those who considered themselves the best informed about current affairs via the media in general, those who considered their country's membership of the European Union to be "a good thing" and those who would like to see the EU's role increased still further.

Q.51. How well informed do you feel about the single European currency, the euro? Do you feel you are... (READ OUT)?

³ The percentages for "very well informed" have been combined with "well informed", and those for "not very well informed" with "not at all informed".

Country	Very well informed	Well informed	Not very well informed	Not at all informed	Don't know	Average
B	8.1	49.9	30.3	11.2	0.3	2.55
DK	4.3	36.1	49.8	9.2	0.7	2.36
WD	4.7	49.7	40.5	2.9	1.9	2.57
D	4.7	48.6	41.2	3.3	1.8	2.56
OD	4.8	44.3	44.0	4.9	1.7	2.50
GR	1.6	16.2	57.2	24.3	0.7	1.95
E	3.3	31.8	48.2	15.9	0.9	2.23
F	11.1	48.6	30.2	9.5	0.5	2.62
IRL	7.3	28.3	37.9	24.2	2.3	2.19
I	3.5	29.6	53.1	13.3	0.5	2.23
L	17.4	51.6	25.8	4.4	0.7	2.83
NL	9.5	63.5	23.8	2.7	0.5	2.80
A	9.0	46.4	34.2	7.8	2.6	2.58
P	2.1	20.5	42.0	34.7	0.7	1.90
FIN	12.1	51.6	30.9	4.8	0.5	2.71
S	3.2	21.1	60.1	15.2	0.3	2.13
UK	2.3	19.4	44.8	30.2	3.2	1.94
EU-11	6.1	42.1	40.7	10.0	1.0	2.45
Pre-Ins	2.4	20.3	48.4	26.5	2.4	1.99

Q.51. How well informed do you feel about the single European currency, the euro? Do you feel you are... (READ OUT)?

Variables	Very well informed	Well informed	Not very well informed	Not at all informed	Don't know	Average
Sex						
Male	7.3	43.9	37.4	10.1	1.2	2.49
Female	3.4	31.1	47.1	16.8	1.5	2.21
Age						
15-24	4.8	38.2	42.7	12.1	2.1	2.37
25-39	5.4	39.9	42.4	10.9	1.3	2.40
40-54	6.6	39.6	41.5	11.3	0.8	2.42
55+	4.4	32.9	42.9	18.4	1.4	2.24
Level of education						
<= 15	2.4	24.1	48.1	23.7	1.6	2.05
16-19	4.7	40.5	41.4	11.8	1.6	2.39
20+	9.9	49.1	35.5	4.7	0.7	2.65
Occupation						
Self-employed	8.7	41.7	39.4	9.5	0.8	2.50
Management	11.5	52.6	31.4	3.5	0.7	2.73
White-collar	6.9	45.4	39.3	6.6	1.8	2.54
Manual worker	3.2	37.9	44.4	12.9	1.6	2.32
Keeping house	2.7	24.6	49.4	22.4	0.9	2.08
Not working	1.8	33.2	46.1	16.4	2.4	2.21
Pensioner	4.5	31.3	42.1	20.5	1.5	2.20
Student	7.0	41.6	43.1	7.2	0.9	2.49
Media use index						
+++	7.2	45.1	38.6	7.9	1.0	2.52
++	4.8	36.9	43.1	13.7	1.4	2.33
--	2.9	27.0	47.5	21.4	1.2	2.11
---	4.3	24.3	45.7	22.8	2.9	2.10
Opinion of EU						
Good thing	7.3	45.7	39.0	7.3	0.4	2.53
Neither good nor bad thing	3.2	32.1	47.7	15.3	1.7	2.24
Bad thing	4.1	33.0	42.7	19.1	1.1	2.22
Role of EU						
Increased	7.4	43.3	40.2	8.4	0.6	2.50
Reduced	5.0	33.8	45.1	14.5	1.5	2.30
The same	3.7	38.5	43.6	13.0	1.1	2.33
EU15	5.6	39.7	40.7	12.2	1.6	2.39

2. What are Europeans' sources of information on the euro?

The main sources of information quoted were the media and financial and insurance bodies. Television headed the list with 64%, followed by "newspapers, magazines" and "bank, insurance company, etc.", both at 45%. Next came radio with 29%, with a respectable showing for "family and friends" (16%) and "a letter or information left in my letter box" (13%).

A striking 14% of EU-11 citizens claimed never to have received any information on the subject, rising to as many as 38% in Portugal!

Television scored over 55% in 12 countries, the three exceptions being Portugal (49%), Ireland (30%) and the United Kingdom (17%).

Finally, the reply "a bank, a savings bank, insurance company etc." reached or exceeded 50% in seven Member States: France (67%), Luxembourg (62%), the Netherlands (56%), Finland (54%), Germany and Belgium (each with 51%) and Austria (50%).

The reply "no, I have not received any information" scored 57% in the four countries outside EU-11.

On this question, television scored highest with both men (59%) and women (54%), closely followed by newspapers and magazines, chosen by 45% of men and 35% of women. In third place came "a bank, savings bank, insurance company etc.", scoring 39% among men and 34% among women, followed another of the media, this time radio, chosen by 27% of men and 22% of women. "I have not received any information" was selected by 21% of men and 26% of women. Looking at the age variable, the replies for television were more or less unaffected, but for "newspapers, magazines", "a bank", and "the radio" the figure increased with age up to 54, with a downturn after the age of 55. There was also some variation for the reply "I have not received any information", which scored 23% among the 15-39 year olds, 21% among the 40-54 year olds, but increased to 26% among the over-55s. The score for this reply dropped with increasing level of education: 31% for the lowest educational category, 24% for those educated up to the age of 16-19 and 15% for the highest category. "Television", "newspapers, magazines" and "radio" showed the opposite trend, all increasing with level of education. "Television" scored 62% among self-employed workers, managers and students, but "only" 50% among people

keeping house, 32% of whom chose the reply "I have not received any information", just slightly more than the unemployed (31%). Logically enough, managers (13%) and students (15%) were the least likely to say that they had not received any information. Once again, those who considered themselves the best informed via the media in general, supporters of the EU and those who wished to see its role increased gave the highest scores to "television", "newspapers, magazines", "the bank, savings bank, insurance company etc." and "radio" and the lowest scores to "I have not received any information".

Q.52. Have you received any information about the single European currency, the euro? (IF YES) Where from? (SHOW CARD – READ OUT – SEVERAL ANSWERS POSSIBLE)

- | | |
|--|--|
| 1. No, I have not received any information | 10. Local government, town hall (NATIONAL EQUIVALENT) |
| 2. A bank, savings bank, insurance company, etc. | 11. The radio |
| 3. A shop, supermarket, etc. | 12. Television |
| 4. A school, university, other place of training/education | 13. Newspapers, magazines |
| 5. The workplace | 14. Family and friends |
| 6. A trade union, professional organisation, etc. | 15. A letter or information left in my letterbox |
| 7. A consumer organisation | 16. The Internet, Teletext, Minitel (F), Ceefax (UK and IRL), etc. |
| 8. The (NATIONALITY) government | 17. Other (SPONTANEOUS) |
| 9. Regional government | |

Country	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	DNK
B	12.5	51.4	12.6	9.0	11.2	3.9	4.0	8.2	4.0	6.7	36.9	65.1	45.5	16.6	22.2	2.4	1.8	1.8
DK	34.7	8.4	0.5	8.1	5.3	4.2	1.0	8.7	0.2	1.0	29.5	54.6	36.4	9.0	6.2	3.5	1.1	1.3
WD	12.1	51.2	6.0	6.9	11.9	4.3	4.5	5.6	4.2	6.9	31.7	66.3	56.5	19.6	10.5	1.5	1.2	1.1
D	12.3	51.2	5.9	6.4	12.0	4.1	4.5	5.8	3.9	6.3	33.8	66.2	56.8	19.0	10.7	1.8	1.0	1.2
OD	12.8	51.0	5.8	4.8	12.2	3.1	4.7	6.3	2.6	3.8	41.6	65.6	57.6	16.6	11.0	2.9	0.3	1.7
GR	29.3	4.5	0.7	2.7	5.8	0.4	0.3	6.3	0.7	1.8	14.9	63.6	25.9	18.5	0.8	1.3	0.5	2.5
E	18.6	25.3	7.5	3.5	10.5	1.2	1.3	5.0	3.5	3.3	27.5	63.3	34.4	16.6	9.1	1.5	2.9	2.2
F	9.9	66.7	25.7	9.2	8.9	3.8	2.7	11.4	3.5	6.2	31.3	65.5	41.3	15.0	13.8	1.3	1.3	0.8
IRL	26.0	32.1	14.5	7.0	4.1	1.4	1.5	9.1	1.7	2.0	16.2	29.9	26.6	6.4	18.4	1.5	2.5	5.1
I	12.9	30.2	5.8	7.0	9.4	1.2	1.7	5.5	1.1	2.2	17.9	65.1	42.3	15.0	15.7	3.5	1.5	2.3
L	4.2	61.6	11.4	10.0	16.1	6.5	6.0	32.0	3.9	11.6	56.0	72.1	59.3	18.8	43.1	2.0	1.0	0.0
NL	22.5	55.7	5.1	7.2	9.2	3.3	9.8	22.2	2.0	5.0	32.3	55.9	51.9	8.3	13.6	9.1	2.4	3.8
A	17.8	50.2	4.1	7.4	9.4	8.4	3.6	9.1	3.0	4.8	33.5	52.3	44.2	10.8	11.4	2.6	0.6	2.2
P	37.7	15.3	5.8	6.3	5.4	0.8	0.3	3.6	1.2	1.9	15.4	48.6	17.9	15.0	6.5	1.4	1.5	0.6
FIN	2.6	54.4	30.3	10.7	14.6	6.4	4.6	8.7	2.1	1.6	40.7	73.5	66.1	12.1	43.0	7.4	1.2	0.6
S	28.5	12.7	0.7	8.4	5.2	2.5	0.1	6.0	0.3	1.2	33.0	61.2	51.0	9.8	9.7	5.2	0.7	2.7
UK	68.5	2.0	0.4	1.2	2.7	1.1	0.2	1.1	0.1	0.2	5.5	16.7	12.1	1.8	4.2	0.9	1.3	5.4
EU-11	14.3	45.2	10.6	6.9	10.1	3.0	3.2	7.8	3.0	4.7	28.5	63.6	45.2	15.8	13.2	2.5	1.6	1.7
Pre-Ins	57.0	3.9	0.4	2.6	3.5	1.3	0.3	2.7	0.2	0.5	11.2	29.9	19.6	5.3	4.4	1.6	1.1	4.5

Q.52. Have you received any information about the single European currency, the euro? (IF YES) where from? (SHOW CARD – READ OUT – SEVERAL ANSWERS POSSIBLE)

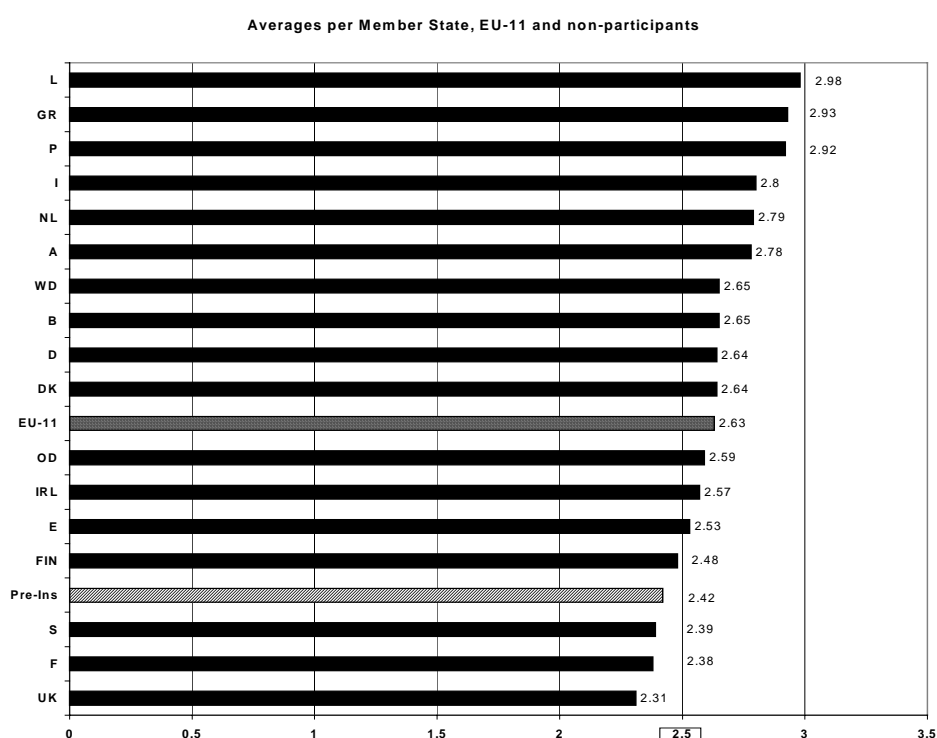
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|--|--|
| 1. No, I have not received any information | 10. Local government, town hall (NATIONAL EQUIVALENT) |
| 2. A bank, savings bank, insurance company, etc. | 11. The radio |
| 3. A shop, supermarket, etc. | 12. Television |
| 4. A school, university, other place of training/education | 13. Newspapers, magazines |
| 5. The workplace | 14. Family and friends |
| 6. A trade union, professional organisation, etc. | 15. A letter or information left in my letterbox |
| 7. A consumer organisation | 16. The Internet, Teletext, Minitel (F), Ceefax (UK and IRL), etc. |
| 8. The (NATIONALITY) government | 17. Other (SPONTANEOUS) |
| 9. Regional government | |

Variables	1	2	3	4.	5.	6	7.	8.	9.	10	11	12	13	14	15	16	17	DNK
Sex																		
Male	21.3	38.8	8.5	5.7	11.4	3.8	3.4	8.4	3.1	4.4	27.4	58.6	44.7	13.3	12.3	3.4	1.7	1.9
Female	25.9	33.7	8.4	6.2	6.1	1.6	1.8	5.1	1.7	3.1	22.2	54.0	34.8	13.7	10.4	1.3	1.2	2.7
Age																		
15-24	22.9	27.3	8.3	23.5	6.0	1.1	1.6	4.8	1.9	2.9	21.5	56.7	34.3	18.2	10.2	3.7	1.4	2.4
25-39	23.2	39.0	9.8	4.5	13.4	3.1	3.4	7.8	3.1	4.5	26.1	56.1	41.8	14.6	13.1	3.3	1.4	2.0
40-54	21.1	42.1	8.1	2.9	11.1	3.9	2.8	7.8	2.6	4.9	27.6	57.8	43.4	13.6	12.4	2.2	1.5	2.1
55+	26.4	33.8	7.4	1.0	4.1	2.1	2.1	5.9	1.7	2.7	23.0	55.0	37.5	10.2	9.5	0.8	1.5	2.7
Level of education																		
<= 15	31.4	25.7	5.9	1.3	3.2	1.5	1.5	3.4	1.1	2.2	18.5	50.9	28.7	10.9	8.1	0.6	0.7	3.4
16-19	24.0	40.4	8.8	2.5	9.7	3.5	3.2	6.4	2.6	4.1	25.1	56.2	41.3	12.9	11.9	1.8	1.7	1.9
20+	15.4	46.7	10.6	6.4	17.6	3.4	3.4	12.1	3.5	5.1	33.3	62.0	52.8	14.8	14.7	4.4	1.9	1.5
Occupation																		
Self-employed	17.3	44.7	10.7	2.3	7.8	6.9	4.1	8.2	4.3	5.7	30.1	61.9	46.5	12.6	13.3	2.5	1.0	1.2
Management	13.2	55.7	9.9	7.0	24.0	6.0	3.4	13.7	4.8	6.6	31.9	62.1	57.3	14.5	14.6	4.9	1.8	1.6
White-collar	18.1	43.0	8.8	4.7	22.0	2.1	2.2	8.4	3.1	3.6	27.3	60.4	47.8	13.3	12.8	3.4	0.9	1.0
Manual worker	25.5	35.9	8.6	3.5	11.2	3.4	3.0	5.1	1.8	3.4	24.9	54.7	39.1	15.0	11.4	1.6	1.9	2.4
Keeping house	31.6	27.5	8.4	1.3	1.7	0.9	1.4	4.3	0.9	2.2	19.0	50.2	29.3	13.2	9.7	1.0	1.0	3.3
Not working	31.0	26.5	5.9	3.4	3.1	0.5	2.3	6.2	1.8	2.8	20.0	53.4	32.6	11.0	10.8	1.8	1.3	2.8
Pensioner	28.6	32.3	6.5	0.9	1.2	1.2	2.5	5.4	1.5	3.2	22.5	52.9	34.0	9.0	9.0	0.8	1.4	3.0
Student	14.9	28.5	9.9	37.7	2.9	1.0	1.6	6.9	3.0	4.4	25.0	61.8	39.3	22.5	12.0	5.8	2.1	2.3
Media use index																		
+++	20.0	43.5	7.9	4.9	10.3	3.7	3.8	8.5	3.1	5.1	35.2	60.6	52.0	14.3	13.0	2.8	1.2	1.6
++	24.2	35.0	8.6	6.3	8.1	2.4	2.2	7.0	2.3	3.2	22.5	57.1	39.5	12.4	10.9	2.3	1.4	2.3
--	26.7	26.7	9.1	7.3	7.6	1.5	1.3	4.1	1.3	2.4	12.6	51.0	23.2	13.6	9.8	1.7	1.7	3.2
---	32.9	29.2	8.0	7.4	5.3	0.8	2.0	2.7	1.6	3.1	11.7	41.2	17.1	15.2	8.1	1.1	2.9	2.8
Opinion of EU																		
Good thing	15.4	42.5	9.5	8.5	10.5	3.2	3.4	9.8	3.3	4.6	29.8	64.7	47.2	16.5	14.0	3.6	1.6	1.3
Neither good nor bad thing	26.9	33.8	8.2	3.9	7.1	1.9	2.0	4.3	1.4	2.8	22.2	53.9	36.3	11.9	9.9	1.3	1.3	2.5
Bad thing	36.4	27.4	7.8	3.1	8.2	3.2	2.1	3.1	1.4	3.9	19.5	41.0	31.7	8.9	7.8	0.7	1.4	3.0
Role of EU																		
Increased	15.9	42.2	10.1	8.4	10.4	3.1	3.4	9.4	3.3	4.4	29.4	64.2	44.9	17.0	14.6	3.5	1.7	1.1
Reduced	31.8	33.3	7.9	4.1	8.9	3.0	2.7	4.1	2.0	4.6	22.9	47.5	36.4	8.9	8.1	1.4	0.6	2.7
The same	25.3	34.9	7.9	4.5	7.9	2.5	2.0	6.1	1.8	3.3	22.8	54.4	40.5	11.8	10.1	1.6	1.4	2.5

EU15	22.3	38.3	11.1	6.3	13.8	3.5	3.5	6.5	3.5	5.1	25.4	53.0	39.1	16.1	10.5	2.5	0.9	3.3
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3. How interested are Europeans in the euro?

Europeans' degree of interest in the European currency, charted on a four-point scale⁴, all lies within the 2 - 3 bracket. The highest levels of interest are found in Luxembourg (2.98), Greece (2.93) and Portugal (2.92), and the lowest scores in the United Kingdom (2.31), France (2.38) and Sweden (2.39). There is a slight difference between the EU-11 countries (2.63) and the others (2.42). Of particular interest is Greece's position almost at the top of the scale, its interest in the euro being in striking contrast to the poor degree of information of its citizens.



Men (2.71) expressed slightly more interest in the euro than women (2.46). The effect of the sociodemographic variables is almost the same here as for the previous question. Again, the degree of interest increases with age up to 54 (2.59 for the 15-24s, 2.63 for the 25-39s and 2.66 for the 40-54s), with a downturn for the over-55s (2.48). Managers have the highest average (2.90), and those at home keeping house the lowest (2.42).

⁴ Where 4 = "very interested", 3 = "fairly interested", 2 = "not very interested" and 1 = "not at all interested", the mid-point being 2.5.

Interest increases with both respondents' level of education and their general awareness of current affairs. It is also higher among EU supporters and those who wish to see its role increased.

Q.53. Personally, would you say that the single European currency, the euro, is a topic that you are very interested in, fairly interested in, not very interested in or not at all interested in?

Country	Very	Fairly	Not very	Not at all	DNK	Average
B	15.8	44.5	27.3	11.5	0.7	2.65
DK	16.8	41.1	30.4	11.2	0.5	2.64
WD	15.6	41.5	32.6	8.6	1.5	2.65
D	15.2	41.2	33.3	8.6	1.5	2.64
OD	13.6	40.3	36.2	8.7	1.2	2.59
GR	33.6	34.2	20.6	10.1	1.4	2.93
E	11.0	40.5	36.1	10.4	2.0	2.53
F	11.3	35.0	32.9	20.2	0.6	2.38
IRL	13.4	45.7	21.0	17.3	2.6	2.57
I	16.7	51.5	24.5	5.7	1.6	2.80
L	30.1	43.9	18.1	7.0	0.9	2.98
NL	15.7	53.2	24.9	5.6	0.5	2.79
A	23.1	38.5	25.5	9.2	3.7	2.78
P	25.2	48.2	16.0	8.3	2.3	2.92
FIN	10.3	41.1	34.3	13.7	0.5	2.48
S	10.6	36.0	34.5	18.3	0.6	2.39
UK	11.2	34.4	24.9	26.7	2.9	2.31
EU-11	14.7	43.0	30.2	10.7	1.4	2.63
Pre-Ins	14.4	35.0	25.7	22.6	2.3	2.42

Q.53. Personally, would you say that the single European currency, the euro, is a topic that you are very interested in, fairly interested in, not very interested in or not at all interested in?

Variables	Very	Fairly	Not very	Not at all	DNK	Average
Sex						
Men	18.2	43.2	26.9	10.1	1.5	2.71
Women	11.2	39.4	31.4	16.3	1.7	2.46
Age						
15-24	12.9	43.9	28.9	12.2	2.0	2.59
25-39	14.3	44.2	29.3	10.6	1.4	2.63
40-54	16.5	43.8	27.4	11.2	1.0	2.66
55+	14.4	35.4	30.6	17.6	2.0	2.48
Level of education						
<= 15	10.7	35.6	31.7	19.8	2.1	2.38
16-19	14.5	40.9	29.7	13.4	1.5	2.57
20+	20.6	47.0	25.3	6.0	1.2	2.83
Occupation						
Self-employed	23.5	41.7	22.9	10.5	1.5	2.79
Management	21.6	50.0	22.8	4.3	1.2	2.90
White-collar	16.3	47.8	26.1	8.0	1.8	2.74
Manual worker	11.2	39.7	33.2	14.3	1.7	2.48
Keeping house	10.2	37.6	33.9	16.6	1.7	2.42
Not working	9.2	40.1	32.4	16.5	1.5	2.43
Pensioner	15.0	34.8	28.8	19.7	1.7	2.46
Student	15.1	49.1	27.4	6.8	1.3	2.74
Media use index						
+++	18.1	43.9	27.6	9.2	1.2	2.72
++	14.6	41.6	28.2	13.8	1.7	2.58
--	10.3	39.2	31.6	16.7	2.2	2.44
---	7.3	28.4	37.6	25.4	1.3	2.18
Opinion of the EU						
Good thing	21.0	51.1	22.5	4.5	1.0	2.89
Neither good nor bad thing	8.4	36.8	37.2	15.6	1.9	2.39
Bad thing	9.4	24.2	32.6	32.0	1.8	2.11
Role of the EU						
Increased	22.2	49.2	23.0	4.9	0.7	2.89
Reduced	10.8	31.7	32.0	23.4	2.1	2.31
The same	9.2	41.1	33.4	14.7	1.5	2.46
EU15	12.0	42.3	28.6	15.7	1.3	2.51

CHAPTER II: A CLOSER LOOK AT WHAT EUROPEANS KNOW

1. Do Europeans⁵ know that the value of the euro against their national currency has been irrevocably fixed?

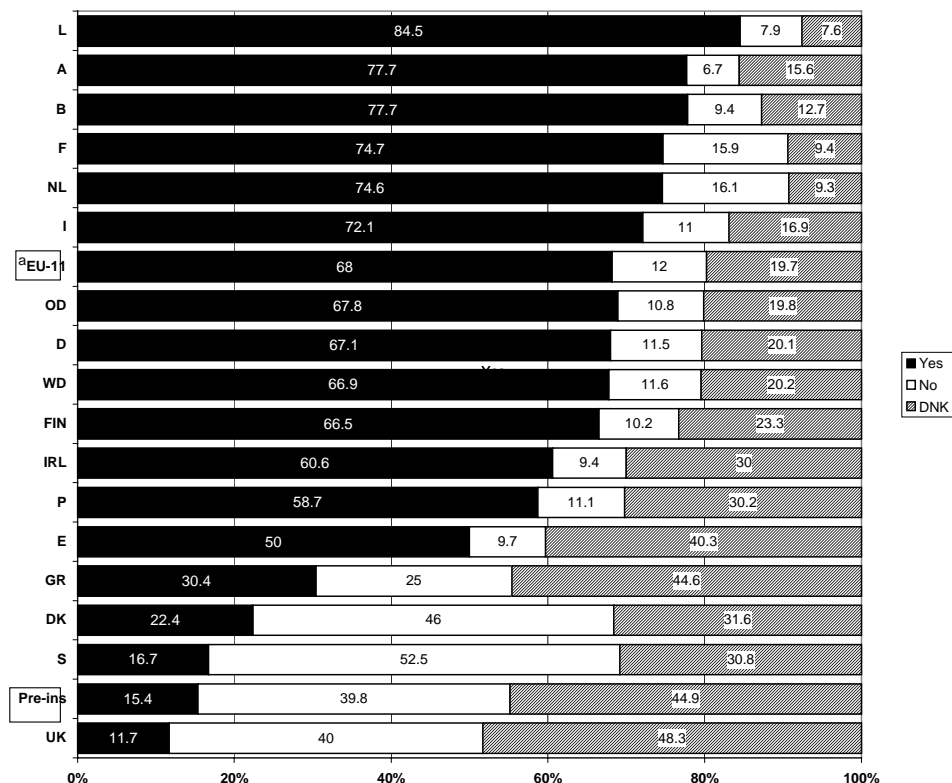
One fifth of the EU-11 zone population (20%) said they did not know whether the value of the euro against their own national currency had been permanently fixed yet. However, the yesses (68%) far outnumbered the nos (12%), and accounted for as many as 85% in Luxembourg, 78% in Belgium and Austria and 75% in France and the Netherlands.

Quite logically, more people answered no than yes in the three countries not belonging to EU-11: Sweden (53% no), Denmark (46%) and the United Kingdom (40%). Greece was the only country of the four pre-ins in which there were (slightly) more yesses than nos, indicative of the general lack of information among the population there. 40% answered no and 45% "don't know" in the countries outside EU-11.

61% of men and 53% of women answered yes to the question. The "don't knows" were very unevenly distributed between men (20%) and women (30%). Once again, the likelihood of answering yes increased with level of education (46% among the less educated, 57% among those leaving education between the ages of 16 and 19 and 68% among the most highly educated category) and with age up to 54, dropping again among the over-55s. With 70%, managers were just ahead of self-employed workers (68%) and white-collar employees (67%). Less than half (47%) of pensioners and of the unemployed (49%) answered yes, just beaten by those at home keeping house (50%). The effect of degree of information via the media and opinion on the EU and its role was exactly the same as for the previous questions.

⁵ In the EU-11 zone.

HAS THE VALUE OF THE EURO AGAINST THE NATIONAL CURRENCY BEEN FIXED IRREVOCABLY?



Q.54. From what you have heard or read, has the value of the euro been irrevocably fixed against the (NATIONAL CURRENCY)?

Country	Yes	No	DNK
B	77.7	9.4	12.7
DK	22.4	46.0	31.6
WD	66.9	11.6	20.2
D	67.1	11.5	20.1
OD	67.8	10.8	19.8
GR	30.4	25.0	44.6
E	50.0	9.7	40.3
F	74.7	15.9	9.4
IRL	60.6	9.4	30.0
I	72.1	11.0	16.9
L	84.5	7.9	7.6
NL	74.6	16.1	9.3
A	77.7	6.7	15.6
P	58.7	11.1	30.2
FIN	66.5	10.2	23.3
S	16.7	52.5	30.8
UK	11.7	40.0	48.3
EU-11	68.0	12.0	19.7
Pre-Ins	15.4	39.8	44.9

Q.54. From what you have heard or read, has the value of the euro been irrevocably fixed against the (NATIONAL CURRENCY)?

Variables	Yes	No	DNK
Sex			
Men	60.5	19.1	20.1
Women	52.7	17.1	30.0
Age			
15-24	57.3	16.6	25.8
25-39	58.9	17.9	22.8
40-54	60.5	18.4	20.8
55+	50.9	18.7	30.2
Level of education			
<= 15	46.4	17.0	36.4
16-19	56.9	18.7	24.0
20+	68.1	18.3	13.5
Occupation			
Self-employed	67.9	13.8	18.1
Management	69.6	17.5	12.7
White-collar	67.3	15.7	16.7
Manual worker	53.6	19.5	26.5
Keeping house	49.7	16.5	33.7
Not working	48.7	19.2	31.4
Pensioner	47.2	20.4	32.2
Student	62.6	18.0	18.9
Media use index			
+++	61.9	17.4	20.2
++	56.7	17.9	25.3
--	49.2	20.0	30.6
---	44.7	15.7	39.5
Opinion of the EU			
Good thing	66.5	15.5	17.8
Neither good nor bad thing	51.7	19.1	29.0
Bad thing	44.6	26.4	28.2
Role of the EU			
Increased	66.1	16.0	17.5
Reduced	51.1	24.4	13.8
The same	54.4	18.4	27.0
EU15	59.0	18.8	21.4

2. Paying in euros within the country: a reality?

Of the replies to the question "When will it be possible to pay in euros by cheque or by card in your country?", "1 January 1999" headed the list for EU-11 citizens (38%), ahead of "1 January 2002" (21%), "1 January 2000" (14%) and "2001" (11%).

Paradoxically, the correct answer (in EU-11), "1 January 1999", only headed the list in six of the EU-11 countries: Belgium, Germany, France, Luxembourg, Austria and Portugal.

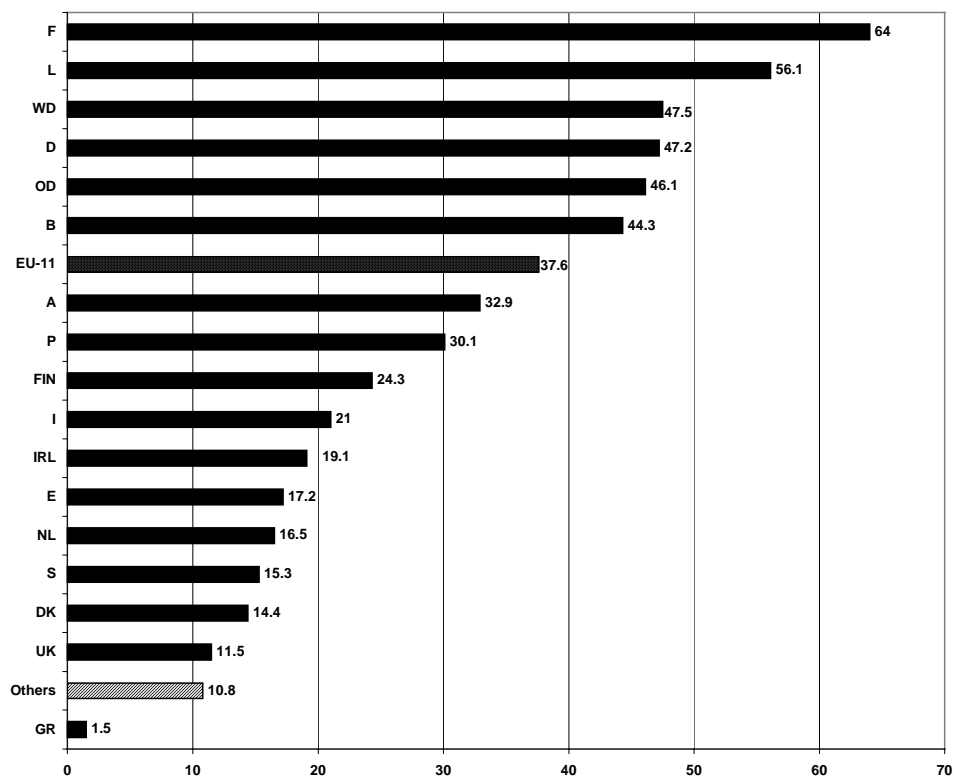
A relatively high proportion of people (15%) gave this incorrect answer in Sweden, 26% choosing the reply "later". The latter option polled 25% of votes in Denmark but only 11% in Greece and 7% in the United Kingdom.

There was a high rate of "DNK" in the "pre-in" countries (50%), standing even higher at 60% in the United Kingdom, around 30% in Greece and Sweden, and "only" 21% in Denmark. In the EU-11 countries the DNK rate was relatively consistent at 15%, but below 10% in three Member States: France (4%), the Netherlands (5%) and Luxembourg (7%). However, it accounted for 31% in Ireland, 26% in Portugal and 24% in Spain.

There were fewer "don't knows" among men (18%) than women (27%). The most popular answer was 1 January 2002 both for men (34%) and women (30%). It was at the top of the list in all age groups, peaking at 35% in the 25-39 bracket. The DNK rate dropped with age up to 54 (22%, 20%, 19%) then rose dramatically at age 55 and over (29%). Similarly, the reply "1 January 2002" was more frequent as level of education increased, with a parallel downturn in the number of DNKs. Looking at the socioprofessional variable, the best score for 1 January 2002 was in the management category (47%), ahead of white-collar employees (41%). At the other end of the scale, only 22% of housekeepers chose it, 32% falling in the "don't know" category. The effects of degree of information via the media and opinion on the EU and its role were exactly the same as for the preceding questions.

**WHEN WILL IT BE POSSIBLE TO PAY IN EUROS BY CHEQUE
OR BY CARD IN OUR COUNTRY?**

Answer: It has been possible since 1 January 1999



Q.56.a. From what you have heard or read, when will it be possible to pay in euros by cheque or by card in (OUR COUNTRY)? (SHOW CARD – ONE ANSWER ONLY)

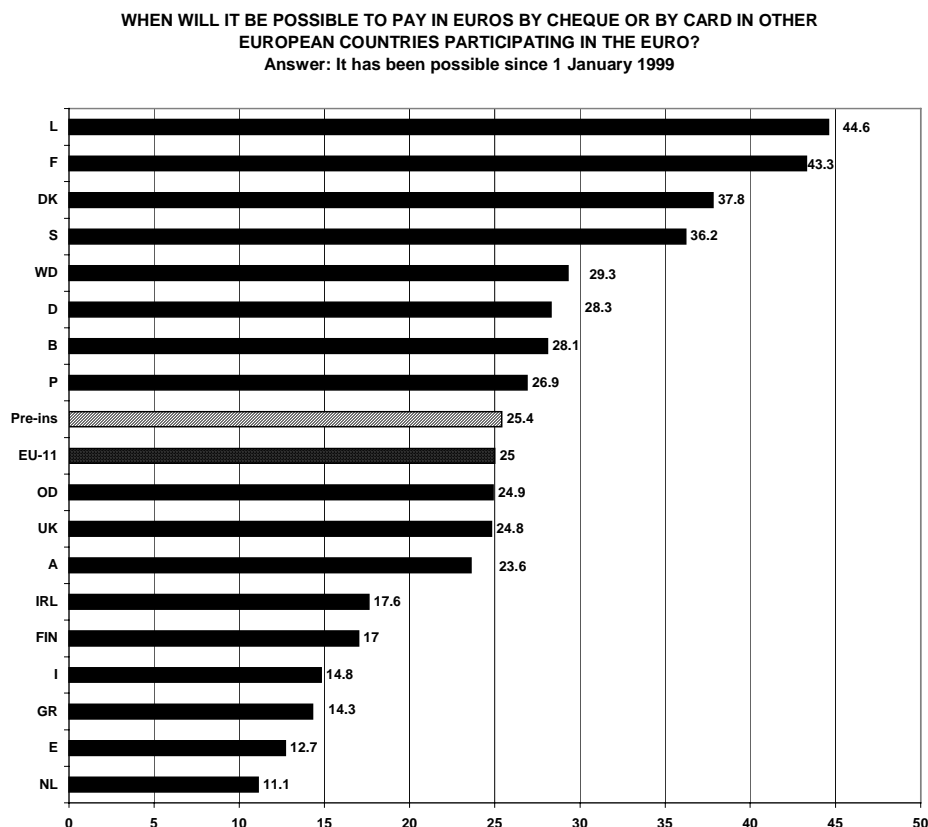
Country	It has been possible since 1 January 1999	From 1 January			Later	Never (SPONTANEOUS)	DNK
		...2000	...2001	... 2002			
B	44.3	13.2	8.6	20.2	0.9	0.0	12.4
DK	14.4	6.1	13.3	18.5	24.7	2.1	21.0
WD	47.5	11.1	9.2	14.9	1.1	0.0	16.0
D	47.2	10.8	9.8	15.4	1.1	0.0	15.7
OD	46.1	9.4	11.9	17.1	1.1	0.0	14.2
GR	1.5	11.9	27.2	17.8	11.2	0.9	29.6
E	17.2	17.7	9.6	29.0	2.7	0.0	23.8
F	64.0	11.0	5.7	14.1	0.7	0.2	4.4
IRL	19.1	12.1	10.6	24.9	2.0	0.1	31.0
I	21.0	18.9	17.7	21.5	2.8	0.1	17.9
L	56.1	8.3	8.8	16.2	3.0	0.0	7.6
NL	16.5	9.6	25.0	43.5	0.3	0.0	5.1
A	32.9	10.7	9.3	22.8	3.7	0.1	20.5
P	30.1	11.7	8.1	19.3	4.0	0.4	26.4
FIN	24.3	16.0	20.0	27.5	1.3	0.3	10.5
S	15.3	5.7	12.7	11.2	25.5	0.8	28.8
UK	11.5	6.7	6.4	6.2	7.4	1.9	60.0
EU-11	37.6	13.6	11.4	20.5	1.7	0.1	15.0
Pre-Ins	10.8	7.2	10.2	9.0	10.9	1.7	50.2

Q.56.a. From what you have heard or read, when will it be possible to pay in euros by cheque or by card in (OUR COUNTRY)? (SHOW CARD – ONE ANSWER ONLY)

Variables	It has been possible since 1 January 1999	From 1 January			Later	Never (SPONTANEOUS)	DNK
		...2000	...2001	...2002			
Sex							
Men	34.1	12.0	11.8	19.2	4.0	0.5	18.4
Women	29.5	12.4	10.6	16.9	3.5	0.4	26.7
Age							
15-24	29.9	14.5	10.9	19.1	3.3	0.5	21.8
25-39	35.1	11.6	12.2	17.4	3.4	0.4	19.8
40-54	34.3	11.9	12.7	18.2	3.7	0.6	18.6
55+	27.8	11.8	9.3	17.9	4.3	0.3	28.6
Level of education							
<= 15	20.3	13.6	9.8	18.8	4.0	0.4	33.1
16-19	35.2	11.3	10.7	16.7	3.2	0.5	22.4
20+	41.1	11.8	13.7	18.2	4.5	0.2	10.5
Occupation							
Self-employed	34.2	13.8	12.4	20.6	4.1	0.3	14.6
Management	46.9	11.2	12.4	15.4	3.7	0.2	10.1
White-collar	41.2	10.5	11.9	17.6	3.7	0.0	14.9
Manual worker	30.6	12.3	11.2	17.9	3.5	0.4	24.1
Keeping house	22.4	13.3	11.0	17.9	3.3	0.3	31.8
Not working	25.9	12.0	13.3	15.5	3.7	0.8	28.9
Pensioner	27.0	12.0	8.9	17.8	4.4	0.6	29.3
Student	33.9	12.5	11.8	21.3	3.6	0.8	15.9
Media use index							
+++	35.5	11.3	11.5	19.6	3.6	0.3	18.1
++	31.6	12.5	11.1	18.0	4.0	0.6	22.2
--	25.8	13.5	11.8	16.6	3.8	0.5	28.1
---	29.3	10.7	7.1	13.4	3.6	0.1	35.9
Opinion of the EU							
Good thing	36.0	12.3	12.9	21.0	3.3	0.2	14.3
Neither good nor bad thing	30.3	13.7	9.8	16.5	3.8	0.4	25.5
Bad thing	27.7	10.1	10.6	13.9	6.4	1.6	29.8
Role of the EU							
Increased	34.7	13.6	12.9	20.9	3.8	0.2	13.9
Reduced	32.2	10.9	11.8	15.5	5.1	1.3	23.2
The same	33.0	11.7	9.9	17.7	3.3	0.3	24.0
EU15	34.8	13.1	12.0	16.3	3.5	0.5	19.8

3. Transnational payments in euros: a reality?

Comparing the answers to the question “When will it be possible to pay in euros by cheque or by card in other European countries participating in the euro?” with those to the previous question, there has been a shift in position in the four countries which do not yet have the euro.



Three of these countries (United Kingdom, Denmark and Sweden) this time opted for “1 January 1999”, while in Greece the most popular answer was “1 January 2000”.

There was a considerable increase in the rate of “don't knows” in EU-11 (36% here as opposed to 15% for the preceding question), which is often the case when the question does not directly concern the day to day life of those interviewed. The increase in “don't knows” is accompanied by a tendency towards more qualified responses in all Member States. Luxembourg and France once again head the list, though this time in reverse order, followed by Sweden and Denmark.

As the only significant difference is the considerable increase in "don't knows" (34% for men, 45% for women here, as against only 18% for men and 27% for women in reply to Q 56. a), the observations in respect of the previous question continue to apply, mitigated accordingly by the higher rate of "don't knows".

Q.56.b. And in other European Union countries participating in the euro? (SHOW SAME CARD – ONE ANSWER ONLY)

Country	It has been possible since 1 January 1999	From 1 January 2000	From 1 January 2001	From 1 January 2002	Later	Never (SPONTANEOUS)	DNK
B	28.1	10.0	7.8	17.7	2.6	0.2	31.6
DK	37.8	15.1	11.7	9.5	4.2	0.1	21.6
WD	29.3	8.1	7.6	14.2	1.2	0.2	37.9
D	28.3	7.9	7.8	14.8	1.6	0.2	37.8
OD	24.9	7.3	8.7	17.1	3.0	0.0	37.3
GR	14.3	19.8	13.6	8.2	5.4	0.4	38.4
E	12.7	12.8	5.2	19.2	1.3	0.0	48.7
F	43.3	9.3	5.1	15.5	1.9	0.3	24.7
IRL	17.6	9.6	9.3	17.0	1.6	0.6	44.4
I	14.8	13.2	13.0	15.4	3.1	0.0	40.5
L	44.6	7.6	7.8	13.7	3.9	0.0	19.1
NL	11.1	6.7	19.0	42.5	1.1	0.0	19.5
A	23.6	6.3	8.2	20.0	3.9	0.2	37.9
P	26.9	8.1	6.3	14.6	2.8	0.3	41.0
FIN	17.0	11.0	11.6	17.7	1.8	0.4	40.6
S	36.2	10.9	9.9	6.5	8.3	0.1	28.2
UK	24.8	5.8	4.2	3.2	3.3	0.7	58.1
EU-11	25.0	10.0	8.6	17.4	2.0	0.1	36.3
Pre-Ins	25.4	8.7	6.5	4.6	4.2	0.5	50.1

Q.56.b. And in other European Union countries participating in the euro? (SHOW SAME CARD – ONE ANSWER ONLY)

Variables	It has been possible since 1 January 1999	From 1 January 2000	From 1 January 2001	From 1 January 2002	Later	Never (SPONTANEOUS)	DNK
Sex							
Men	28.1	10.1	9.2	15.7	2.3	0.3	33.8
Women	22.2	9.3	7.2	13.6	2.6	0.2	44.5
Age							
15-24	22.4	12.5	7.2	16.6	3.3	0.1	37.7
25-39	28.4	9.8	8.6	13.8	2.5	0.3	36.3
40-54	27.7	9.2	9.9	15.1	2.6	0.2	34.9
55+	21.6	8.6	7.0	13.9	2.1	0.2	46.0
Level of education							
<= 15	16.8	9.0	7.0	13.7	2.9	0.2	50.1
16-19	27.0	9.5	8.0	14.3	2.2	0.3	38.4
20+	33.6	10.4	10.0	15.2	2.4	0.1	27.6
Occupation							
Self-employed	28.6	11.9	7.9	16.0	1.5	0.0	33.6
Management	36.7	9.9	10.8	14.3	2.0	0.0	25.6
White-collar	32.2	8.9	8.6	16.1	2.5	0.0	31.7
Manual worker	24.3	9.5	8.3	14.0	2.9	0.3	40.5
Keeping house	18.0	9.8	7.1	13.8	2.1	0.3	48.4
Not working	19.7	10.8	8.3	12.9	3.2	0.7	43.8
Pensioner	21.5	8.2	7.0	13.7	2.6	0.3	46.1
Student	25.4	11.5	8.9	17.7	3.0	0.2	32.8
Media use index							
+++	28.2	8.9	9.3	16.9	1.9	0.1	33.9
++	24.8	10.4	7.7	14.2	2.7	0.3	39.6
--	20.1	10.6	7.3	12.1	3.3	0.2	46.3
---	23.7	7.6	5.8	11.0	2.7	0.3	48.8
Opinion of the EU							
Good thing	28.6	10.2	10.0	17.2	2.3	0.1	31.2
Neither good nor bad thing	23.0	10.6	6.8	13.5	2.3	0.3	43.1
Bad thing	25.5	8.5	8.2	11.1	4.3	0.5	41.6
Role of the EU							
Increased	27.7	11.0	9.7	16.7	2.8	0.2	31.6
Reduced	27.6	10.5	8.5	12.7	3.4	0.3	36.5
The same	25.4	9.0	7.3	15.4	1.8	0.1	40.5
EU15	24.2	9.6	9.4	14.9	3.0	0.8	36.9

4. When will the national currency go out of circulation?

In answer to the question "When do you think it will no longer be possible to pay in national currency in your country?", only 16% of citizens in the EU-11 zone said "six months after 1 January 2002".

32% answered "1 January 2002", 12% "Two or three months after 1 January 2002" and 6% "Later".

On average, 17% of EU-11 Europeans preferred to abstain, rising to 27% in Portugal, 24% in Ireland, 22% in Italy and 21% in Spain.

In the "pre-in" countries, the average was 45%, but only 19% in Sweden and 14% in Denmark, going right up to 55% in the United Kingdom and 31% in Greece.

The reply "1 January 2002" scored highest in France (40%), Belgium (34%), Germany, Ireland and Luxembourg (all at 33%), while "Six months after 1 January 2002" reached and exceeded a fifth of the population in five countries: the Netherlands (24%), Luxembourg (23%), Belgium (22%), Austria (21%) and... the new *Länder* (20% compared with a national average for Germany of 15%).

Men (27%) and women (26%) were only one point apart for the reply 1 January 2002, which scored highest among both sexes, despite the high number of "don't knows" (19% for men and 26% for women). While age differences did not come into play at all for the reply "1 January 2002" (26% across the board), they had a strong impact on the "don't knows": 23% in the 15-24 age group, 19% in the 25-54 age group, but 29% for the over-55s.

Again, the numbers replying 1 January 2002 increased with level of education, the "don't know" rate dropping correspondingly. 1 January 2002 headed the list in all socioprofessional categories, with no significant differences (25% to 28% in all categories), although there was considerable variation in the DNK rate: 31% for housekeepers and 30% for pensioners, but only 13% for managers and 15% for white-collar employees.

Degree of information via the media and opinion on the EU and its role had comparable influence to that noted earlier, but slightly less pronounced. There was a certain increase in the numbers giving the most popular reply (here: 1 January 2002) with degree of information, a positive view of the EU and the desire to see its role increased. There was a corresponding and equally steady decrease in the rate of "don't knows".

Q.57. And when, do you think, it will no longer be possible to pay in (NATIONAL CURRENCY) in (OUR COUNTRY)? (SHOW CARD – READ OUT – ONE ANSWER ONLY)

Country	From 1 January 2000	From 1 January 2001	From 1 January 2002	Two or three months after 1 January 2002	Six months after 1 January 2002	From 1 January 2003	Later	Never (SPONTANEOUS)	DNK
B	2.0	8.5	33.6	9.6	22.4	5.9	4.6	0.0	13.2
DK	0.1	1.9	3.7	2.2	4.0	8.7	55.1	10.2	14.3
WD	1.9	5.9	33.6	11.2	13.2	10.1	6.2	0.0	17.9
D	1.8	5.9	32.9	10.8	14.5	10.4	5.7	0.1	17.8
OD	1.3	6.1	30.4	9.3	19.8	11.5	3.5	0.5	17.4
GR	4.9	15.1	12.0	5.8	7.2	7.0	15.0	2.1	30.9
E	4.5	8.2	35.1	7.3	15.0	4.6	3.9	0.3	21.0
F	1.8	6.6	39.5	18.0	18.1	4.0	4.9	0.3	6.8
IRL	2.5	9.9	33.3	10.4	8.6	5.8	4.5	0.8	24.3
I	4.0	12.4	26.3	8.2	12.3	7.9	6.7	0.5	21.6
L	1.6	7.8	32.8	13.4	22.5	8.8	5.2	0.0	7.9
NL	0.7	6.5	20.1	26.0	24.0	8.6	5.1	0.2	8.8
A	1.8	6.4	19.7	12.4	20.7	10.3	11.4	1.1	16.2
P	4.1	5.8	27.3	10.5	10.7	5.7	8.2	0.4	27.2
FIN	1.6	7.6	25.9	14.9	17.8	13.6	8.4	0.5	9.9
S	0.3	1.8	5.7	1.3	3.7	7.5	54.1	7.1	18.6
UK	1.5	3.2	4.5	2.4	2.1	2.8	20.6	7.9	55.0
EU-11	2.6	7.9	31.9	12.1	15.6	7.4	5.7	0.3	16.5
Pre-Ins	1.7	4.5	5.5	2.7	3.1	4.2	25.7	7.2	45.4

Q.57. And when, do you think, it will no longer be possible to pay in (NATIONAL CURRENCY) in (OUR COUNTRY)?
(SHOW CARD – READ OUT – ONE ANSWER ONLY)

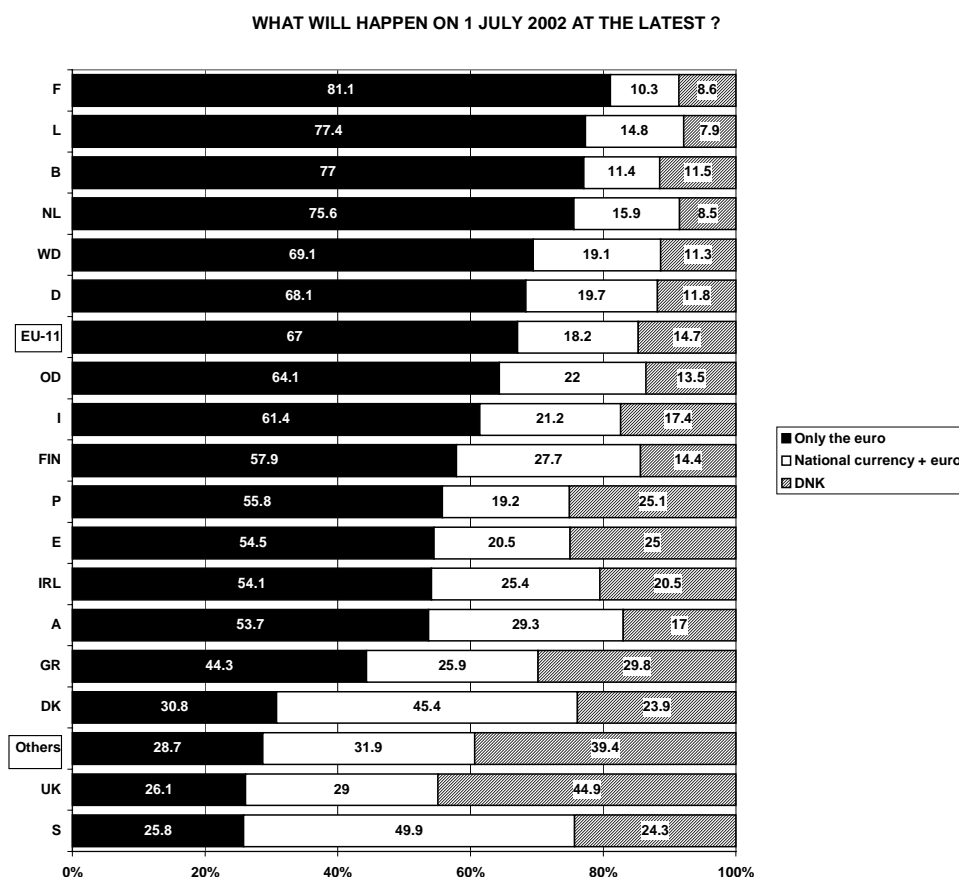
- | | |
|---|------------------------------------|
| 1. From 1 January 2000 | 5. Six months after 1 January 2002 |
| 2. From 1 January 2001 | 6. From 1 January 2003 |
| 3. From 1 January 2002 | 7. Later |
| 4. Two or three months after 1 January 2002 | 8. Never (SPONTANEOUS) |

Variables	1	2	3	4	5	6	7	8	DNK
Sex									
Men	2.1	7.2	26.5	10.5	14.2	7.5	11.0	1.8	19.1
Women	2.7	7.1	25.8	9.5	11.6	6.0	9.3	1.8	26.2
Age									
15-24	2.2	7.5	26.2	10.4	13.0	7.0	10.1	1.1	22.7
25-39	2.3	8.0	26.2	10.2	14.6	7.1	10.6	2.0	19.1
40-54	2.3	7.1	26.2	11.5	14.6	6.7	10.1	2.0	19.4
55+	2.7	6.3	25.9	8.6	10.1	6.2	9.7	1.9	28.5
Level of education									
<= 15	3.3	6.9	23.9	8.5	9.1	5.7	8.7	1.9	32.1
16-19	1.8	6.6	27.8	10.0	12.3	7.2	9.8	2.1	22.4
20+	2.7	8.2	25.9	11.9	18.8	6.9	12.1	1.3	12.0
Occupation									
Self-employed	2.0	8.4	26.2	11.1	15.5	7.0	11.7	1.8	16.3
Management	2.3	6.7	26.6	11.6	18.9	6.6	12.7	1.5	13.2
White-collar	1.9	6.3	28.4	10.8	16.9	8.3	10.6	1.3	15.4
Manual worker	2.5	7.1	26.2	9.7	12.2	7.6	9.9	2.0	22.7
Keeping house	2.7	8.9	24.8	8.8	9.3	5.0	7.4	1.8	31.2
Not working	2.7	6.9	26.4	9.0	13.8	5.0	8.5	2.1	25.7
Pensioner	3.0	5.9	25.1	9.4	8.8	6.0	9.7	2.1	30.0
Student	1.7	8.0	26.4	11.0	15.0	7.6	11.8	1.6	16.9
Media use index									
+++	1.9	6.1	28.9	11.4	14.4	7.4	10.4	1.8	17.5
++	2.3	8.0	25.3	9.4	13.1	6.9	10.1	2.1	22.8
--	3.3	8.3	23.3	8.5	10.7	6.0	10.3	1.5	28.2
---	3.2	4.0	23.3	10.1	9.4	4.1	7.2	1.2	37.5
Opinion of the EU									
Good thing	2.3	8.2	29.6	10.8	15.9	7.4	10.2	0.8	14.8
Neither good nor bad thing	2.1	6.6	26.4	10.0	10.7	6.6	9.6	2.0	26.1
Bad thing	2.9	5.8	19.0	9.3	10.8	5.8	13.8	5.1	27.7
Role of the EU									
Increased	2.5	8.4	29.6	10.5	14.9	7.8	10.3	0.9	15.0
Reduced	1.3	5.9	23.7	10.5	12.3	5.6	12.5	5.5	22.9
The same	2.5	6.8	26.3	11.3	12.8	6.4	10.7	1.5	21.8
EU15	3.5	8.1	24.5	11.5	13.7	5.5	10.9	1.3	21.0

5. Do Europeans know what will happen on 1 July 2002 at the latest?

67% of Europeans in EU-11 thought there would only be the euro, while 18% thought the national currency and the euro would continue to coexist.

There were 15% DNK, with 25% in Spain and Portugal, and 21% in Ireland.



In four Member States, three quarters of the population or more thought that there would only be the euro: these were France (81%), Belgium and Luxembourg (each with 77%) and the Netherlands (76%).

Conversely, Sweden (50%), Denmark (45%), the United Kingdom and... Austria (each with 29%) thought that both the national currencies of the EU-11 countries and the euro would still be valid on 1 July 2002. Only 29% in the four countries outside EU-11 chose "There will only be the euro", many preferring to opt for "There will be the national currency and the euro at the same time" (32%), and, especially, "Don't know" (39%).

62% of men and 55% of women opted for "There will only be the euro", while the "don't knows" accounted for 16% of men but 24% of women. The sociodemographic variables revealed nothing that had not already been observed previously.

Q.58. From what you have heard or read, what exactly will happen in the countries participating in the euro in July 2002 at the latest? (READ OUT – ONE ANSWER ONLY)

Country	There will be the national currency and the euro at the same time	There will only be the euro	DNK
B	11.4	77.0	11.5
DK	45.4	30.8	23.9
WD	19.1	69.1	11.3
D	19.7	68.1	11.8
OD	22.0	64.1	13.5
GR	25.9	44.3	29.8
E	20.5	54.5	25.0
F	10.3	81.1	8.6
IRL	25.4	54.1	20.5
I	21.2	61.4	17.4
L	14.8	77.4	7.9
NL	15.9	75.6	8.5
A	29.3	53.7	17.0
P	19.2	55.8	25.1
FIN	27.7	57.9	14.4
S	49.9	25.8	24.3
UK	29.0	26.1	44.9
EU-11	18.2	67.0	14.7
Pre-Ins	31.9	28.7	39.4

Q.58. From what you have heard or read, what exactly will happen in the countries participating in the euro in July 2002 at the latest? (READ OUT – ONE ANSWER ONLY)

1. There will be the national currency and the euro at the same time
2. There will only be the euro

Variables	1	2	DNK
Sex			
Men	21.8	62.0	16.0
Women	20.6	55.4	23.9
Age			
15-24	21.9	58.2	19.8
25-39	21.8	60.5	17.6
40-54	21.8	61.5	16.6
55+	19.9	55.1	25.0
Level of education			
<= 15	20.4	50.3	29.3
16-19	21.6	59.7	18.6
20+	21.1	67.8	11.1
Occupation			
Self-employed	24.8	62.6	12.7
Management	20.8	69.1	10.0
White-collar	19.2	67.9	12.8
Manual worker	22.1	57.6	20.2
Keeping house	20.4	50.6	29.0
Not working	21.0	54.2	24.5
Pensioner	19.9	53.7	26.3
Student	22.7	61.5	15.5
Media use index			
+++	21.3	63.6	14.9
++	21.7	57.4	20.9
--	21.1	53.9	25.0
---	18.3	50.5	31.1
Opinion of the EU			
Good thing	21.9	65.0	13.0
Neither good nor bad thing	20.3	57.9	21.8
Bad thing	25.6	49.3	25.1
Role of the EU			
Increased	22.3	64.7	12.8
Reduced	23.2	56.8	20.0
The same	21.2	58.6	19.9
EU15	22.1	58.6	19.2

CHAPTER III: MAKING PAYMENTS IN EUROS

IMPORTANT

From this chapter onwards, the questions analysed were put only to EU-11 citizens, i.e. they did not include the United Kingdom, Sweden, Denmark and Greece. Where reference is made to Europeans, this should be understood to mean the citizens of the 11 countries which will introduce the euro coins and notes on 1 January 2002.

1. Are payments already being made in euros?

97% of Europeans have not yet made any payment in euros by card and 96% have not yet made any payment in euros **by cheque or standing order or bank transfer**. The national variables show that the Luxembourgers and Dutch are more or less the only people to have made payments of this nature. In Luxembourg, 7% have already paid in euros "by card" and "through standing order or bank transfer" and 5% "by cheque". In the Netherlands, 6% have paid "through standing order or bank transfer", 4% "by card" but only 1% "by cheque".

96% of men and 97% of women have not yet made any payment in euros by card or by cheque, and 95% of men and 96% of women by standing order or bank transfer. Overall, the sociodemographic variables have very little impact for these questions, the differences never exceeding three points.

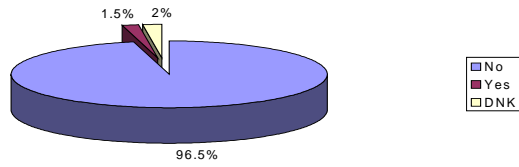
Q.59.1. From 1 January 1999, the general public can make payments in euros by card, cheque, standing order or bank transfer. Have you, yourself, already made payments...?

Country	By card in euros			By cheque in euros			Through standing order or bank transfer in euros		
	Yes	No	DNK	Yes	No	DNK	Yes	No	DNK
B	2.1	95.6	2.2	2.2	95.2	2.3	2.6	94.5	2.3
WD	1.7	97.2	1.1	2.1	96.8	1.1	3.7	94.9	1.3
D	1.9	96.8	1.2	2.3	96.4	1.2	3.7	94.9	1.4
OD	2.8	95.5	1.7	3.2	95.0	1.7	3.5	94.8	1.6
E	0.8	93.6	5.6	0.8	93.6	5.6	0.7	93.6	5.7
F	1.3	98.6	0.1	1.2	98.6	0.2	0.8	98.7	0.5
IRL	1.0	97.0	2.1	1.0	97.0	2.1	0.8	97.0	2.2
I	0.9	96.2	2.9	0.9	95.7	3.4	2.1	94.7	3.2
L	6.6	91.8	1.5	5.1	92.0	2.8	7.4	89.8	2.6
NL	3.8	95.4	0.8	1.3	98.2	0.5	5.6	93.8	0.6
A	1.6	95.5	2.9	1.4	95.4	3.2	2.5	94.8	2.7
P	0.4	97.2	2.4	0.4	97.2	2.4	0.6	97.0	2.4
FIN	1.2	98.4	0.3	0.5	98.9	0.6	2.5	96.6	0.9
EU-11	1.5	96.5	2.0	1.4	96.4	2.2	2.3	95.5	2.2

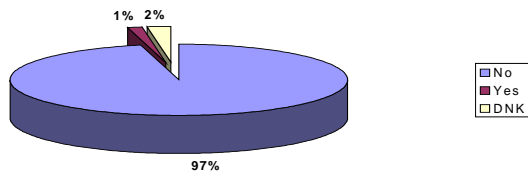
Q.59.1. From 1 January 1999, the general public can make payments in euros by card, cheque, standing order or bank transfer. Have you, yourself, already made payments...?

Variables	By card in euros			By cheque in euros			Through standing order or bank transfer in euros		
	Yes	No	DNK	Yes	No	DNK	Yes	No	DNK
Sex									
Men	1.7	96.1	2.2	1.8	95.9	2.3	2.5	95.2	2.3
Women	1.2	96.9	1.9	1.1	96.9	2.0	2.1	95.7	2.2
Age									
15-24	1.7	96.0	2.3	1.3	96.0	2.8	2.6	94.7	2.7
25-39	2.1	96.0	1.8	2.4	95.7	1.9	3.0	94.9	2.1
40-54	1.5	98.0	0.5	1.3	98.0	0.6	2.6	96.5	0.8
55+	0.7	96.1	3.2	0.7	96.1	3.2	1.3	95.6	3.1
Level of education									
<= 15	0.7	96.0	3.4	0.6	95.8	3.5	0.9	95.7	3.4
16-19	1.4	97.3	1.3	1.5	97.1	1.4	2.4	96.0	1.5
20+	2.4	95.9	1.6	2.0	96.4	1.6	3.6	94.5	1.7
Occupation									
Self-employed	1.8	96.4	1.7	2.0	95.8	2.2	4.2	93.8	1.8
Management	2.8	95.6	1.5	2.8	95.4	1.8	3.9	93.7	2.3
White-collar	1.4	97.9	0.8	1.2	97.8	0.9	2.0	97.1	0.9
Manual worker	1.1	96.8	2.1	1.3	96.5	2.2	1.7	95.8	2.4
Keeping house	1.6	96.6	1.8	1.0	97.2	1.7	2.3	95.6	2.0
Not working	1.4	96.3	2.4	0.9	97.1	2.0	1.5	96.5	2.0
Pensioner	0.7	96.0	3.2	0.6	96.1	3.2	1.2	95.7	3.1
Student	2.2	95.8	2.0	2.5	95.1	2.4	3.2	94.4	2.4
Media use index									
+++	1.7	96.6	1.7	1.6	96.6	1.7	3.0	95.1	1.8
++	1.6	96.7	1.7	1.5	96.6	1.9	2.1	96.0	1.9
--	1.0	96.0	3.0	1.0	95.9	3.1	1.4	95.4	3.2
---	0.4	97.0	2.6	0.8	96.2	2.9	1.4	95.7	2.9
Opinion of the EU									
Good thing	2.1	96.3	1.5	1.8	96.4	1.8	3.1	95.0	1.8
Neither good nor bad thing	0.7	97.4	2.0	0.9	97.1	1.9	1.2	96.6	2.1
Bad thing	1.0	96.7	2.2	1.2	96.3	2.5	1.6	95.9	2.5
Role of the EU									
Increased	1.8	96.5	1.7	1.7	96.3	1.9	2.9	95.2	1.9
Reduced	1.3	97.7	1.1	1.6	97.3	1.1	2.3	96.5	1.3
The same	1.3	96.8	1.9	1.0	97.1	1.9	1.7	96.3	1.9
EU15	1.5	96.5	2.0	1.4	96.4	2.2	2.3	95.5	2.2

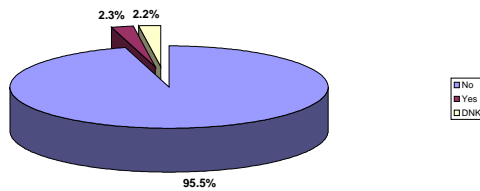
HAVE YOU ALREADY MADE PAYMENTS BY CARD IN EUROS?



HAVE YOU ALREADY MADE PAYMENTS BY CHEQUE IN EUROS?



HAVE YOU ALREADY MADE PAYMENTS THROUGH STANDING ORDER OR BANK TRANSFER IN EUROS?



The very low percentage of Europeans (1.4%, 1.5% or 2.3% of the EU-11 population) who replied yes to one of the options under the previous question (Q. 59) were then asked whether they had made these payments in their own country or another EU-11 country. 81% had made the payments in their own country, while only 19% said they had done so in another participating country. The highest scores for “in another country participating in the euro” were in Ireland (45%), Luxembourg (42%) and France (40%).

Editorial note: the percentages given in the table below concern only a tiny proportion of the EU-11 population – the results are not statistically significant, but are demonstrative of a trend, i.e. the greater likelihood of making payments in euros in one’s own country than in another.

As so few people are concerned by this question, there would be little point in a sociodemographic analysis.

Q.60. Where did you make these payments? (READ OUT – SEVERAL ANSWERS POSSIBLE)

Country	In (OUR COUNTRY)	In another country/other countries participating in the euro	DNK
B	77.4	24.0	7.2
WD	92.7	9.8	1.8
D	91.1	11.6	1.9
OD	85.2	18.2	2.1
E	56.9	25.6	17.5
F	66.5	40.4	12.2
IRL	50.3	44.9	12.9
I	79.9	14.9	10.8
L	66.0	42.1	4.7
NL	77.1	21.5	8.6
A	74.7	32.1	5.4
P	100.0	0.0	0.0
FIN	74.2	12.2	13.6
EU-11	81.0	19.1	6.8

Q.60. Where did you make these payments? (READ OUT – SEVERAL ANSWERS POSSIBLE)

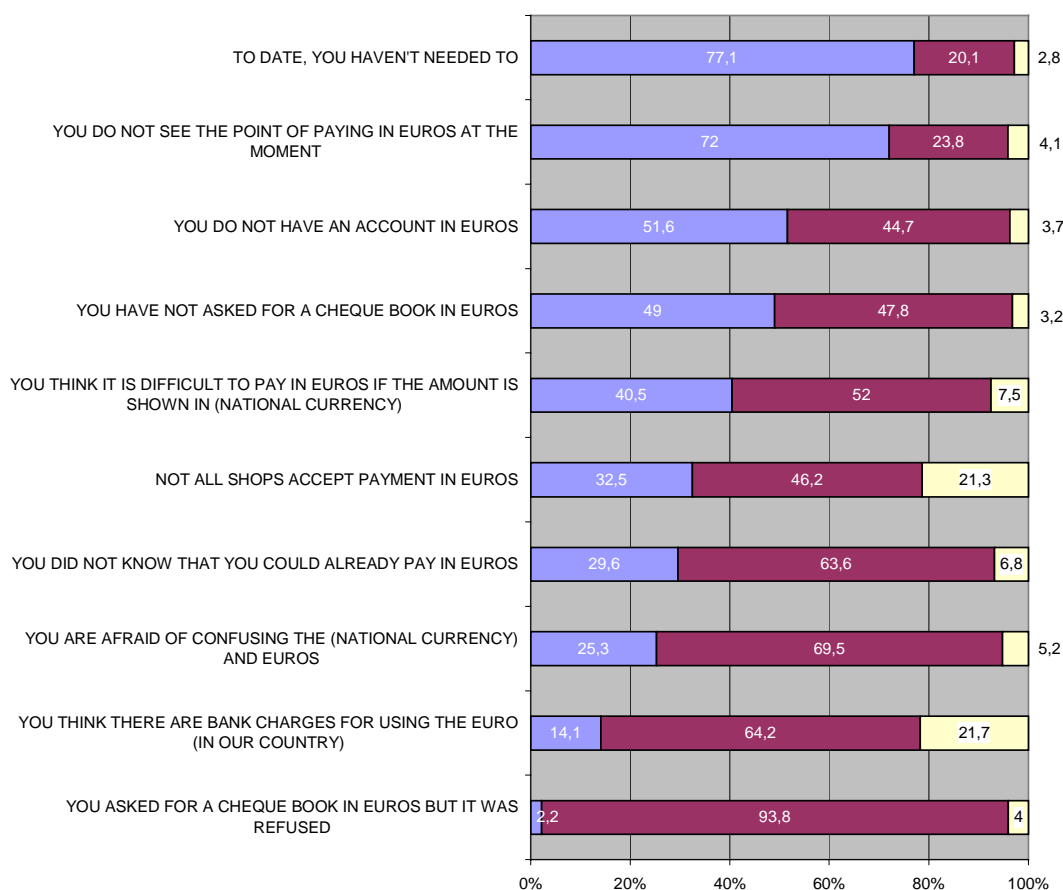
Variables	In (our COUNTRY)	In another country/other countries participating in the euro	DNK
Sex			
Men	84.3	18.9	5.9
Women	76.5	19.3	8.1
Age			
15-24	86.2	10.8	12.3
25-39	80.9	20.4	6.6
40-54	73.9	26.2	6.6
55+	86.1	13.6	3.0
Level of education			
<= 15	63.9	26.2	9.9
16-19	80.7	17.5	8.4
20+	82.1	21.6	4.3
Occupation			
Self-employed	74.9	39.1	5.8
Management	78.4	24.5	4.1
White-collar	88.6	11.2	2.7
Manual worker	81.0	12.4	9.5
Keeping house	67.4	27.5	9.1
Not working	79.0	5.6	20.1
Pensioner	83.1	13.2	5.8
Student	94.6	9.8	6.2
Media use index			
+++	82.6	18.8	2.8
++	84.3	22.2	5.8
--	64.4	9.4	26.5
---	84.0	38.3	0.0
Opinion of the EU			
Good thing	83.8	19.7	3.8
Neither good nor bad thing	76.6	19.0	13.3
Bad thing	77.6	12.1	10.3
Role of the EU			
Increased	83.1	23.2	3.6
Reduced	89.5	12.2	1.8
The same	72.1	16.4	13.7
EU15	81.0	19.1	6.8

2. Using the euro: a matter of interest and necessity

The people who replied that they had not yet made payments in euros were asked what the main reasons were.

The graph below shows clearly that the main barriers to using the euro at the moment are not worries about confusing the national currency and the euro, having to pay extra charges, unwillingness of traders to accept it, refusal by banks to provide instruments for paying in euros or conversion problems, nor even lack of information on the current possibilities of the euro. The main reasons given by Europeans to explain why they had not yet made payments in euros were essentially lack of interest or necessity. As the euro is not (yet) perceived as inevitable, people simply do not use it.

REASONS GIVEN FOR NOT HAVING MADE PAYMENTS IN EUROS

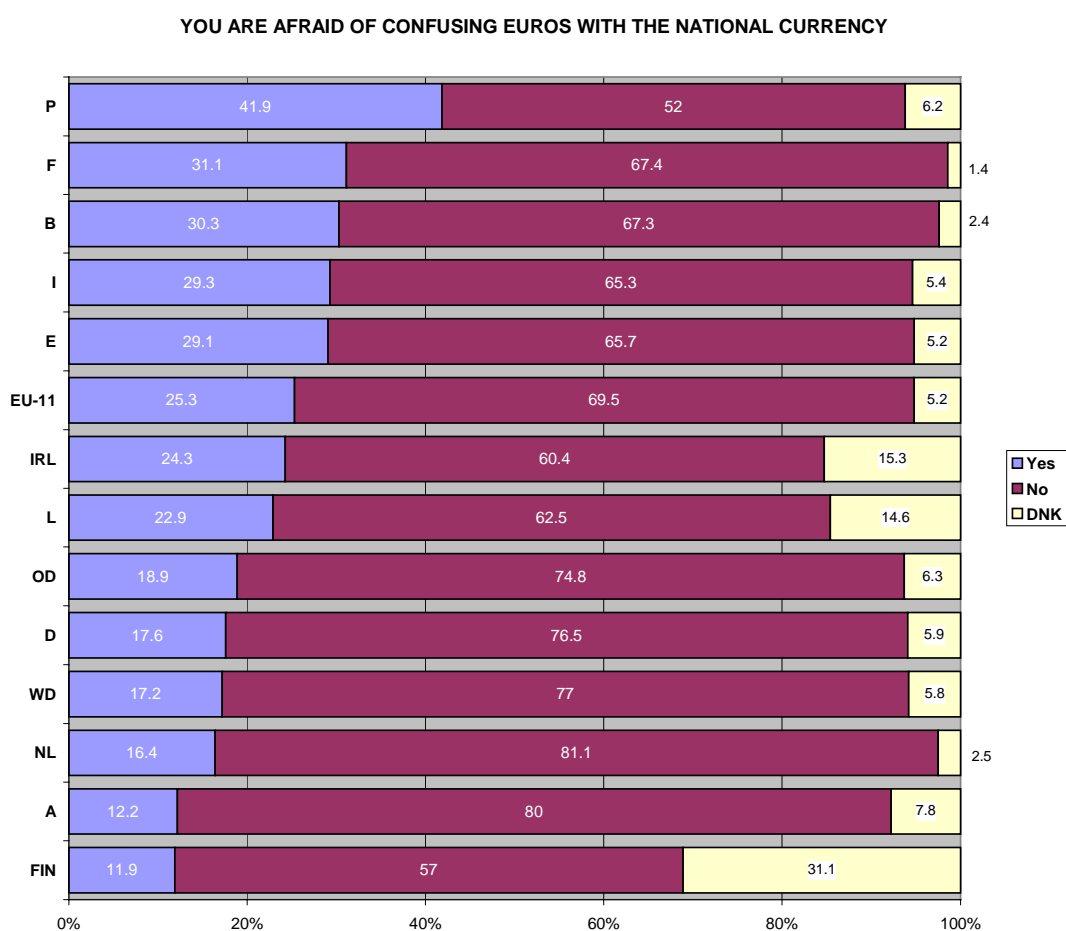


Over the next few pages, the various reasons given are analysed in the order in which they appeared in the questionnaire.

2.1 Fear of confusing euros with national currency not a major concern

70% of Europeans replied "no" to the question "Is it because you are afraid of confusing the national currency and euros?". Negative replies accounted for 81% in the Netherlands, 80% in Austria and 77% in Germany.

The most concern with this problem was in Portugal (42% yes), France (31%) Belgium (30%). Although there were very few "don't knows" for EU-11 as a whole (5%), the figure was 31% in Finland and 15% in Ireland and Luxembourg.



Only 20% of men and 30% of women replied "yes" to this question. An affirmative response was more frequent with increasing age, but the increase was not regular: 19% in the 15-24 age group and 22% in the 25-54 age group, rising to 34% for the over-55s. The reverse was true for increasing level of education, which was accompanied by a very significant drop in the number of yesses: 39% for the lowest educational category, 21% for those educated up to age 16-19 and 16% for the highest category. While "yes" accounted for 37% of pensioners and 34% of

housekeepers, it plunged to 14% for managers and 17% for white-collar employees and students. Predictably, the likelihood of replying “yes” fell in inverse relation to a positive opinion about the EU.

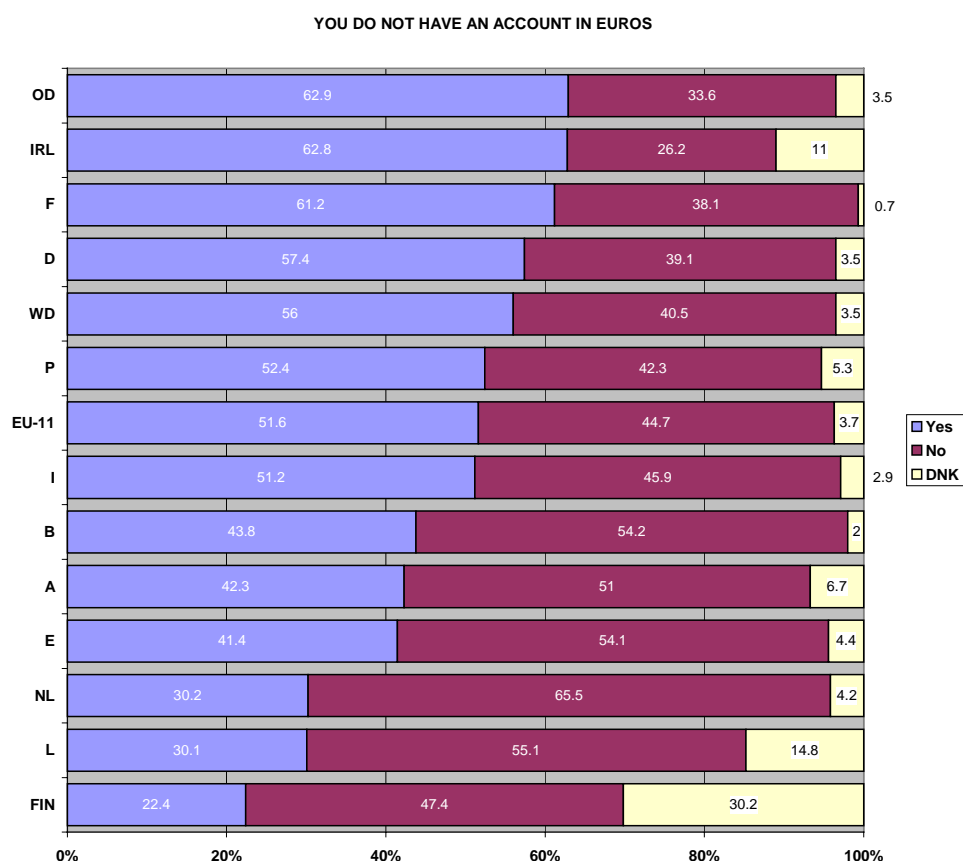
Q.61.1. If you have never yet paid in euros, is it because ...? – YOU ARE AFRAID OF CONFUSING (NATIONAL CURRENCY) AND EUROS

Country	Yes	No	DNK
B	30.3	67.3	2.4
WD	17.2	77.0	5.8
D	17.6	76.5	5.9
OD	18.9	74.8	6.3
E	29.1	65.7	5.2
F	31.1	67.4	1.4
IRL	24.3	60.4	15.3
I	29.3	65.3	5.4
L	22.9	62.5	14.6
NL	16.4	81.1	2.5
A	12.2	80.0	7.8
P	41.9	52.0	6.2
FIN	11.9	57.0	31.1
EU-11	25.3	69.5	5.2

Variables	Yes	No	DNK
Sex			
Men	20.1	75.4	4.5
Women	30.1	64.2	5.7
Age			
15-24	19.0	76.1	4.9
25-39	22.0	73.4	4.7
40-54	21.8	74.0	4.2
55+	33.7	59.9	6.3
Level of education			
<= 15	39.3	54.5	6.2
16-19	21.3	74.0	4.7
20+	15.7	80.1	4.3
Occupation			
Self-employed	21.7	73.2	5.0
Management	13.5	82.9	3.6
White-collar	16.8	79.7	3.5
Manual worker	24.7	70.2	5.1
Keeping house	33.6	61.2	5.2
Not working	22.6	71.3	6.0
Pensioner	36.7	56.7	6.5
Student	17.1	77.5	5.4
Media use index			
+++	21.2	73.7	5.1
++	23.5	71.2	5.3
--	34.3	61.1	4.5
---	31.6	61.8	6.6
Opinion of the EU			
Good thing	20.9	74.9	4.3
Neither good nor bad thing	28.4	66.1	5.5
Bad thing	32.3	63.4	4.3
Role of the EU			
Increased	23.6	72.7	3.8
Reduced	23.8	71.5	4.7
The same	26.3	68.5	5.2
EU15	25.3	69.5	5.2

2.2 Not having an account in euros is a disincentive to using it

When asked "Is it because you do not have an account in euros?", 52% of Europeans said yes and 45% said no. "Yes" scored higher than "no" in only five countries: Germany (with a striking difference in the results between the old and new *Länder*), Ireland, France, Portugal and Italy. "No" scored higher than "yes" in Belgium, Spain, Luxembourg, the Netherlands, Austria and Finland. The highest proportions of DNK were in Finland, Luxembourg and Ireland.



"Yes" scored higher than "no" among both men (51% yes, 46% no) and women (53% yes, 43% no) and across all sociodemographic categories. Of the age categories, the over-55s had the highest "yes" score, with 54%. There was a slight but steady drop in the number of yesses with level of education and a positive opinion on the EU and its role, but the rate never fell below 49%.

Of the socioprofessional categories, pensioners (53%), white-collar employees and people keeping house (52%) had the highest "yes" scores.

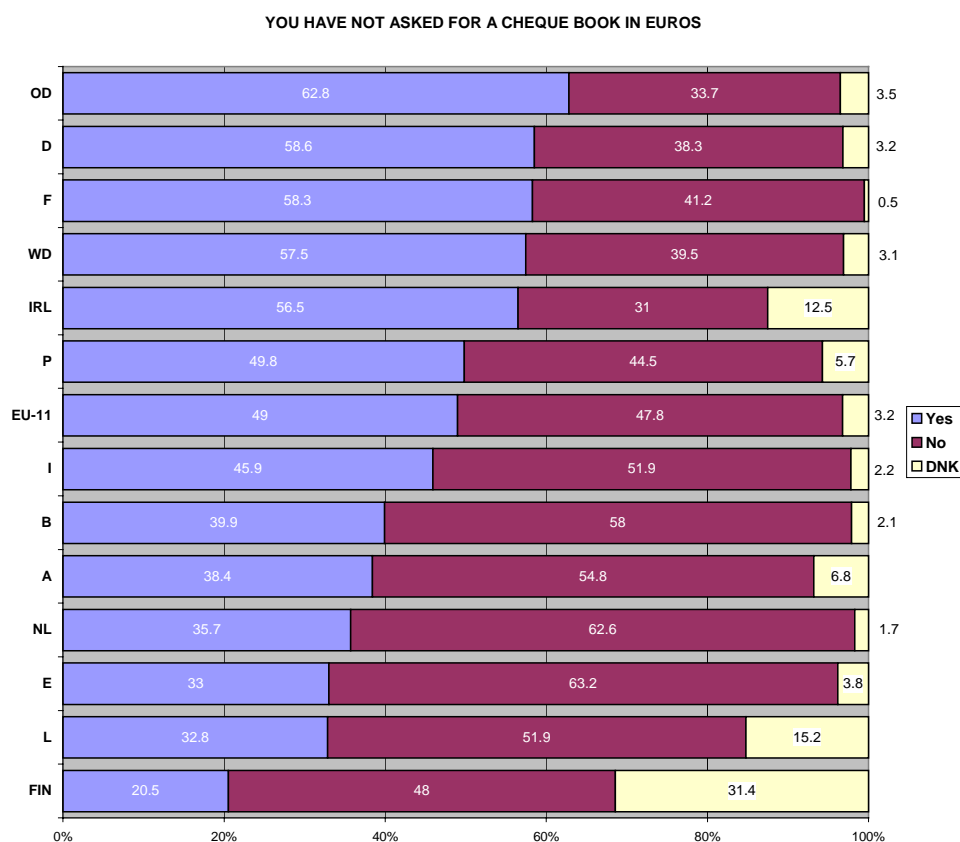
Q.61.2. YOU DO NOT HAVE AN ACCOUNT IN EUROS

Country	Yes	No	DNK
B	43.8	54.2	2.0
WD	56.0	40.5	3.5
D	57.4	39.1	3.5
OD	62.9	33.6	3.5
E	41.4	54.1	4.4
F	61.2	38.1	0.7
IRL	62.8	26.2	11.0
I	51.2	45.9	2.9
L	30.1	55.1	14.8
NL	30.2	65.5	4.2
A	42.3	51.0	6.7
P	52.4	42.3	5.3
FIN	22.4	47.4	30.2
EU-11	51.6	44.7	3.7

Variables	Yes	No	DNK
Sex			
Men	50.5	46.2	3.3
Women	52.7	43.3	4.0
Age			
15-24	50.9	45.9	3.1
25-39	50.6	45.6	3.8
40-54	50.2	47.0	2.9
55+	53.8	41.8	4.3
Level of education			
<= 15	54.0	41.4	4.5
16-19	51.2	45.7	3.1
20+	49.3	47.5	3.2
Occupation			
Self-employed	50.1	45.8	4.1
Management	51.0	47.3	1.7
White-collar	52.1	45.4	2.5
Manual worker	51.4	45.3	3.3
Keeping house	51.5	44.5	4.0
Not working	49.8	45.4	4.8
Pensioner	53.4	41.8	4.8
Student	50.7	45.4	3.9
Media use index			
+++	50.8	45.4	3.8
++	53.5	43.1	3.4
--	50.4	46.5	3.1
---	51.9	42.2	5.9
Opinion of the EU			
Good thing	50.7	46.4	2.8
Neither good nor bad thing	51.9	43.4	4.7
Bad thing	55.6	40.8	3.6
Role of the EU			
Increased	50.2	47.2	2.6
Reduced	56.1	40.9	3.0
The same	53.6	42.2	4.2
EU15	51.6	44.7	3.7

2.3 Not having a cheque book in euros another barrier to its use

The question "Is it because you have not asked for a cheque book in euros?" divides Europeans down the middle, 49% answering "yes" and 48% "no", with only 3% DNK. The new *Länder* (63% against a German average of 59%), France (58%) and Ireland (57%) all had a notably high "yes" score. At the other end of the scale, Spain and Netherlands topped the list of "nos" (63% each), just ahead of Belgium (58%), Austria (55%), Italy and Luxembourg (each with 52%).



The "yesses" slightly outweighed the "nos" among both men and women (49% yes, 48% no). "Yes" also had the edge across all sociodemographic categories, but less clearly so than for the previous question. The age and education variables had no influence at all here. "Yes" exceeded 50% only in the case of managers and white-collar employees (each with 51%). Those who considered themselves the least well informed via the media had the highest "yes" score (53%), along with those who would like to see the EU's role reduced (also 53%).

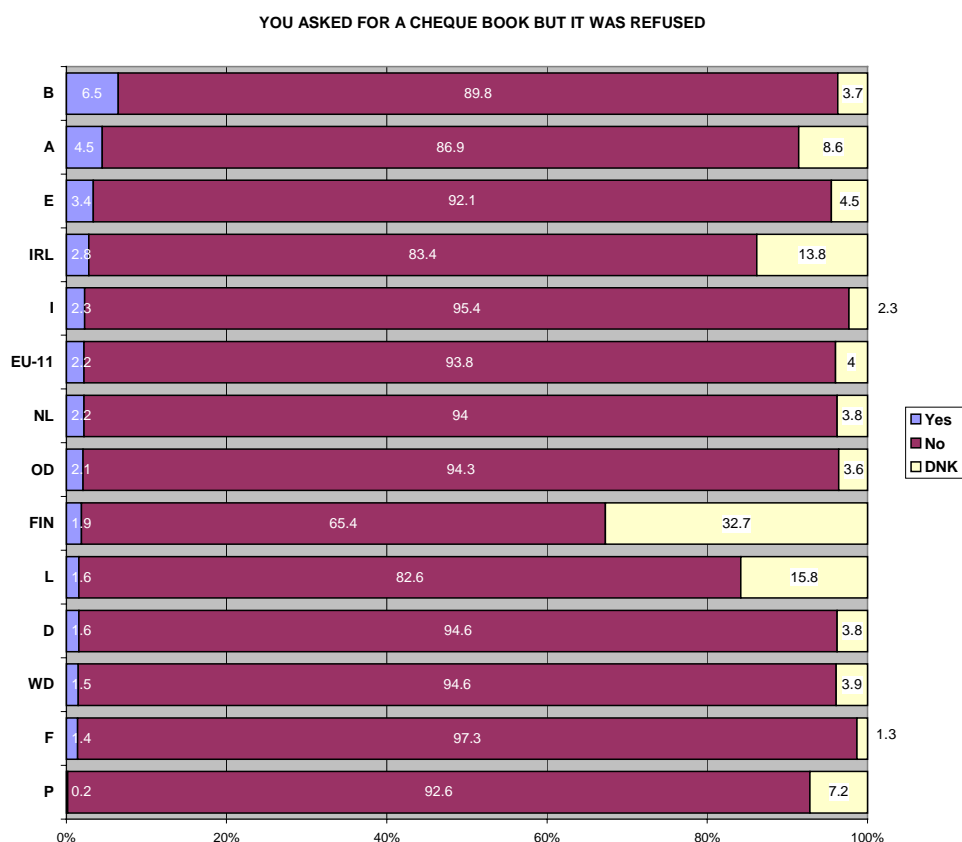
Q.61.3. YOU HAVE NOT ASKED FOR A CHEQUE BOOK IN EUROS

Country	Yes	No	DNK
B	39.9	58.0	2.1
WD	57.5	39.5	3.1
D	58.6	38.3	3.2
OD	62.8	33.7	3.5
E	33.0	63.2	3.8
F	58.3	41.2	0.5
IRL	56.5	31.0	12.5
I	45.9	51.9	2.2
L	32.8	51.9	15.2
NL	35.7	62.6	1.7
A	38.4	54.8	6.8
P	49.8	44.5	5.7
FIN	20.5	48.0	31.4
EU-11	49.0	47.8	3.2

Variables	Yes	No	DNK
Sex			
Men	49.4	47.6	2.9
Women	48.5	47.9	3.5
Age			
15-24	48.3	48.6	3.1
25-39	49.2	47.7	3.1
40-54	49.3	48.0	2.7
55+	48.8	47.4	3.8
Level of education			
<= 15	49.1	46.7	4.2
16-19	49.1	48.3	2.6
20+	48.6	48.7	2.7
Occupation			
Self-employed	46.6	50.4	3.0
Management	51.3	46.7	1.9
White-collar	49.5	48.4	2.1
Manual worker	51.4	46.3	2.4
Keeping house	44.5	51.2	4.4
Not working	47.9	47.6	4.6
Pensioner	49.3	46.6	4.2
Student	48.4	47.5	4.1
Media use index			
+++	48.2	48.3	3.5
++	50.2	46.6	3.2
--	47.5	49.9	2.6
---	53.2	43.4	3.4
Opinion of the EU			
Good thing	48.8	48.4	2.7
Neither good nor bad thing	48.6	48.0	3.4
Bad thing	50.9	45.6	3.5
Role of the EU			
Increased	46.8	50.8	2.4
Reduced	52.8	44.3	2.9
The same	51.9	45.1	3.0
EU15	49.0	47.8	3.2

2.4 Refusal by a financial organisation to issue a cheque book in euros an infrequent reason

Only 2% of the inhabitants of the countries directly concerned by the introduction of the euro answered yes to the question "Is it because you asked for a cheque book in euros but it was refused?". Nevertheless, there were 7% affirmative replies in Belgium, 5% in Austria and 3% in Spain and Ireland. Once again, there was a very low rate of DNK (4%) except in Finland (33%), Luxembourg (16%) and Ireland (14%).



Only one point separated men and women on this question: 94% "no" for men and 93% for women. The difference was not accounted for by the "yes" replies (2% each) but rather by the "don't knows". The sociodemographic variables had no influence.

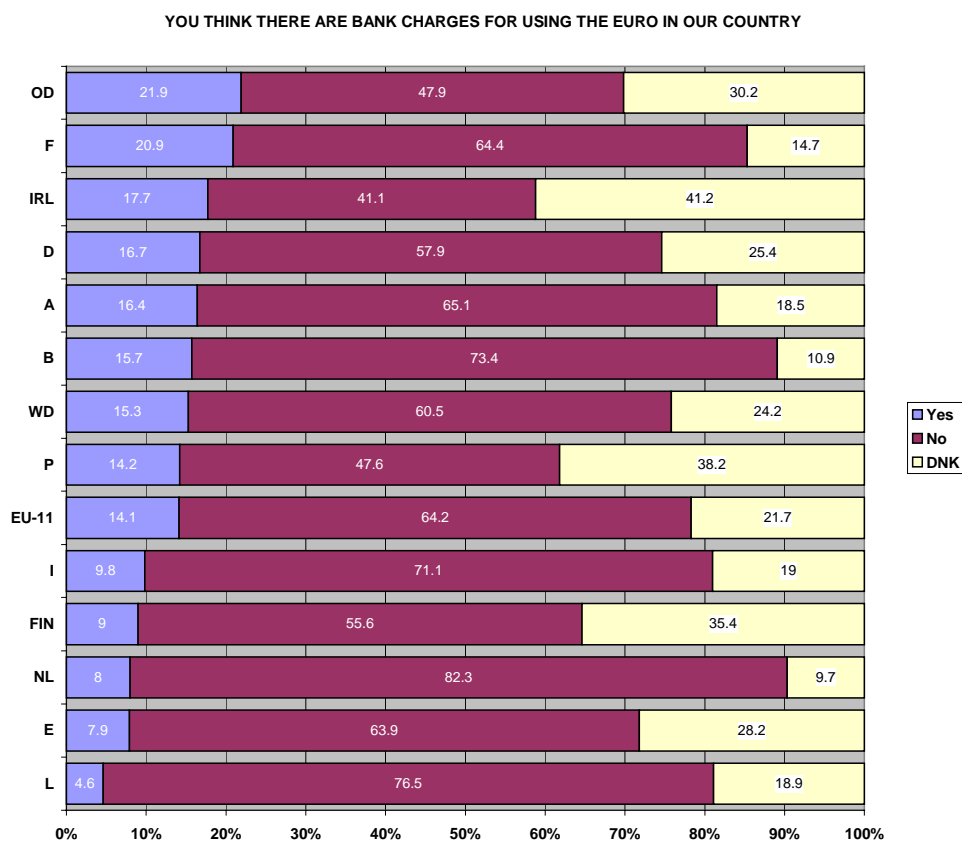
Q.61.4. YOU ASKED FOR A CHEQUE BOOK IN EUROS BUT IT WAS REFUSED

Country	Yes	No	DNK
B	6.5	89.8	3.7
WD	1.5	94.6	3.9
D	1.6	94.6	3.8
OD	2.1	94.3	3.6
E	3.4	92.1	4.5
F	1.4	97.3	1.3
IRL	2.8	83.4	13.8
I	2.3	95.4	2.3
L	1.6	82.6	15.8
NL	2.2	94.0	3.8
A	4.5	86.9	8.6
P	0.2	92.6	7.2
FIN	1.9	65.4	32.7
EU-11	2.2	93.8	4.0

Variables	Yes	No	DNK
Sex			
Men	2.3	94.3	3.4
Women	2.1	93.4	4.5
Age			
15-24	1.9	94.6	3.5
25-39	2.5	93.9	3.6
40-54	2.3	94.2	3.5
55+	2.1	93.0	4.9
Level of education			
<= 15	2.1	93.0	4.9
16-19	2.3	94.2	3.4
20+	2.0	94.5	3.5
Occupation			
Self-employed	2.4	93.6	4.0
Management	2.7	95.4	1.9
White-collar	2.1	95.0	2.8
Manual worker	2.2	94.6	3.2
Keeping house	2.1	92.9	5.0
Not working	3.3	92.2	4.6
Pensioner	1.7	92.9	5.3
Student	2.3	93.3	4.5
Media use index			
+++	2.6	93.4	4.1
++	1.8	94.1	4.1
--	2.2	94.9	2.9
---	2.1	92.1	5.8
Opinion of the EU			
Good thing	2.3	94.3	3.4
Neither good nor bad thing	2.3	93.8	3.9
Bad thing	2.4	93.6	4.0
Role of the EU			
Increased	2.0	95.0	3.0
Reduced	3.1	93.0	3.9
The same	2.3	93.6	4.0
EU15	2.2	93.8	4.0

2.5 Possibility of bank charges not a significant obstacle either

Of the Europeans who had not yet made any payment in euros, 64% said "no" to the question "Is it because you think there are bank charges for using the euro in your country?", as against 14% who replied "yes". The "nos" accounted for 82% in the Netherlands, 77% in Luxembourg and 74% in Belgium. At the other end of the scale, the new *Länder* (22% against a national German average of 17%), France (21%) and Ireland (18%) had the highest "yes" scores. Curiously, there were a relatively high number of "don't knows" for Europe as a whole (22%), perhaps because of the unexpected nature of the question. The rate was as high as 41% in Ireland, 38% in Portugal and 35% in Finland.



"Yes" accounted for 14% of both men and women, although 66% of men replied "no" as against only 62% of women. However, "yes" accounted for 16% of the over-55s, 14% of the 25-39 year olds, and 16% of people who left education between the ages of 16 and 19 and white-collar employees, ahead of the unemployed and manual workers (each with 15%). The "yes" rate among students was extremely low at 8%.

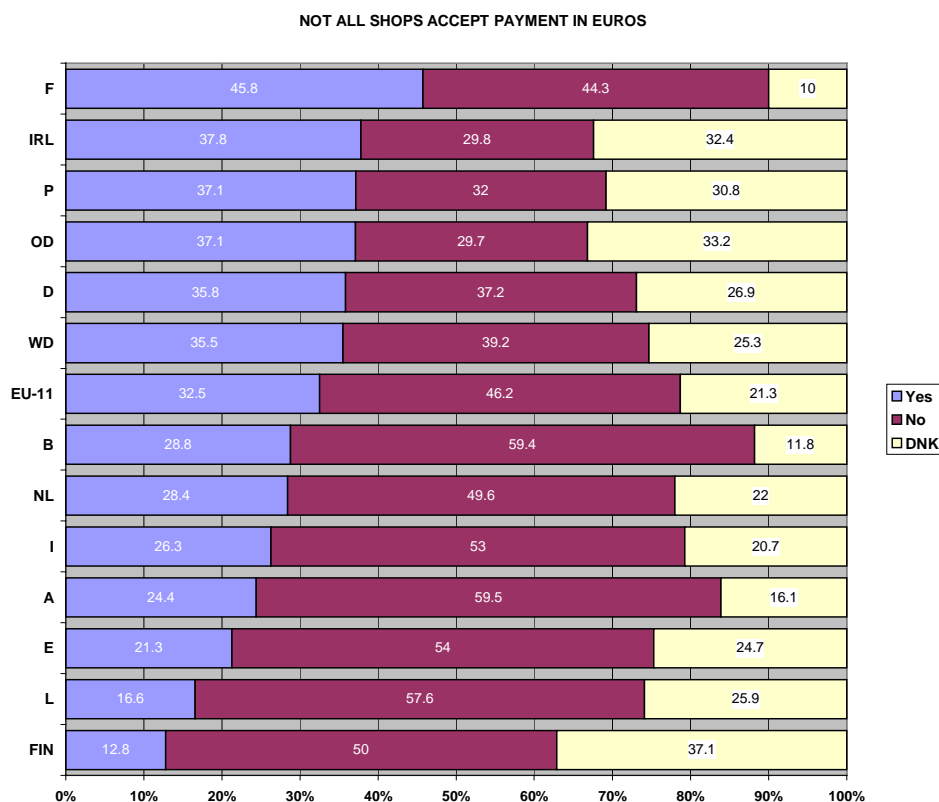
Q.61.5. YOU THINK THERE ARE BANK CHARGES FOR USING THE EURO IN (OUR COUNTRY)

Country	Yes	No	DNK
B	15.7	73.4	10.9
WD	15.3	60.5	24.2
D	16.7	57.9	25.4
OD	21.9	47.9	30.2
E	7.9	63.9	28.2
F	20.9	64.4	14.7
IRL	17.7	41.1	41.2
I	9.8	71.1	19.0
L	4.6	76.5	18.9
NL	8.0	82.3	9.7
A	16.4	65.1	18.5
P	14.2	47.6	38.2
FIN	9.0	55.6	35.4
EU-11	14.1	64.2	21.7

Variables	Yes	No	DNK
Sex			
Men	14.2	66.2	19.6
Women	14.1	62.3	23.6
Age			
15-24	10.6	69.9	19.5
25-39	14.3	67.0	18.6
40-54	13.7	67.0	19.3
55+	16.0	57.0	27.0
Level of education			
<= 15	14.7	55.9	29.4
16-19	16.0	63.9	20.1
20+	12.4	73.2	14.4
Occupation			
Self-employed	14.3	64.4	21.2
Management	12.8	74.0	13.2
White-collar	13.2	72.5	14.3
Manual worker	15.2	62.7	22.2
Keeping house	14.3	59.9	25.8
Not working	15.4	61.3	23.3
Pensioner	16.1	56.3	27.6
Student	8.3	73.2	18.5
Media use index			
+++	14.5	65.6	19.9
++	14.1	64.3	21.6
--	13.2	63.9	22.9
---	15.4	54.8	29.8
Opinion of the EU			
Good thing	11.4	69.7	18.9
Neither good nor bad thing	16.4	60.6	23.1
Bad thing	24.3	55.7	19.9
Role of the EU			
Increased	12.0	71.0	17.0
Reduced	22.5	59.5	18.0
The same	16.3	61.0	22.7
EU15	14.1	64.2	21.7

2.6 The fact that not all shops accept payment in euros is some disincentive

To the question "Is it because not all shops accept payments in euros?", 33% answered yes and 46% no. "No" scored higher than "yes" in eight countries. The three exceptions were France, Ireland and Portugal, without counting the new *Länder*. "Yes" scored as high as 46% in France, 38% in Ireland and 37% in Portugal and the new *Länder* (as against a German national average of 36%). "No" scored highest in Austria (60%), Belgium (59%), Luxembourg (58%) and Spain (54%). There were 21% "don't knows" for this question, with peaks of 37% in Finland, 33% in the new *Länder* (compared with a national German average of 27%), 32% in Ireland and 31% in Portugal.



34% of men and 31% of women replied "yes" to the question. This response was least frequent among the 15-24 year olds (30%, EU-11 average: 33%) and the least educated (29%). The most likely to say yes were managers (37%) who had the edge over manual workers (35%) and white-collar employees (34%). The tendency to reply "yes" reduced in inverse proportion to a positive opinion on the European Union and the desire to see its role increased.

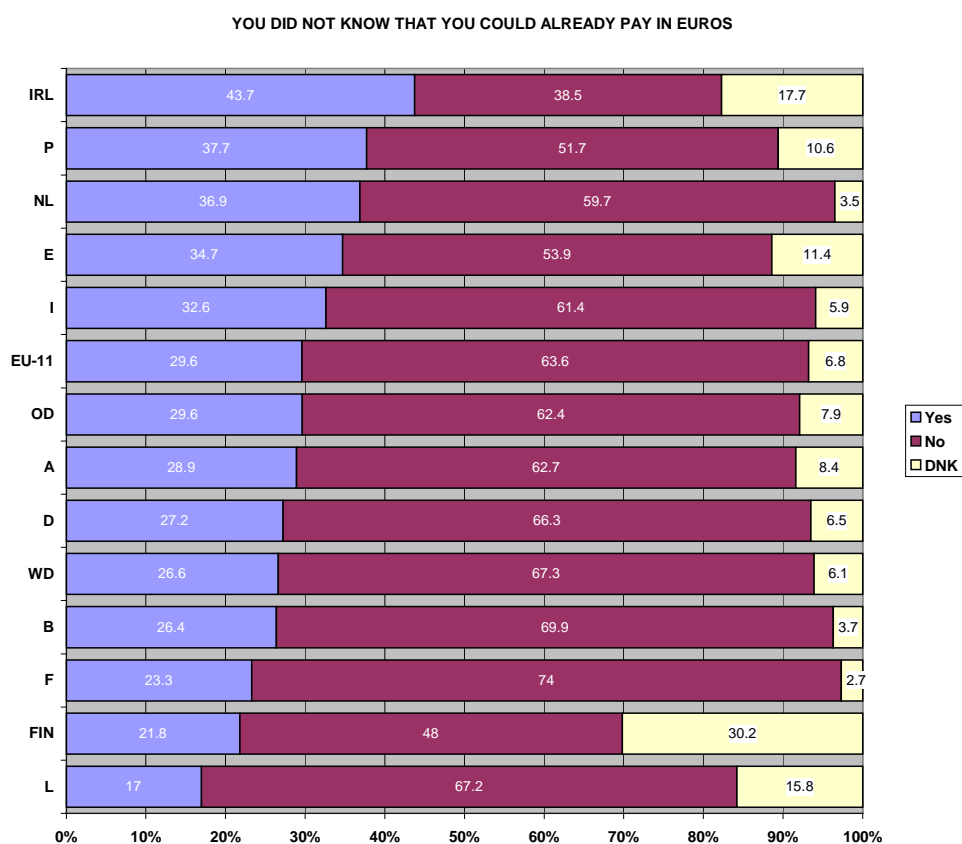
Q.61.6. NOT ALL SHOPS ACCEPT PAYMENT IN EUROS

Country	Yes	No	DNK
B	28.8	59.4	11.8
WD	35.5	39.2	25.3
D	35.8	37.2	26.9
OD	37.1	29.7	33.2
E	21.3	54.0	24.7
F	45.8	44.3	10.0
IRL	37.8	29.8	32.4
I	26.3	53.0	20.7
L	16.6	57.6	25.9
NL	28.4	49.6	22.0
A	24.4	59.5	16.1
P	37.1	32.0	30.8
FIN	12.8	50.0	37.1
EU-11	32.5	46.2	21.3

Variables	Yes	No	DNK
Sex			
Men	34.3	46.5	19.2
Women	30.9	45.9	23.2
Age			
15-24	29.7	51.9	18.4
25-39	33.9	47.0	19.1
40-54	33.4	47.0	19.6
55+	32.1	42.2	25.7
Level of education			
<= 15	29.0	43.0	28.0
16-19	36.5	44.1	19.4
20+	32.3	50.9	16.8
Occupation			
Self-employed	32.8	49.4	17.8
Management	37.0	47.4	15.7
White-collar	34.2	49.9	15.9
Manual worker	34.9	43.1	22.0
Keeping house	29.9	46.4	23.7
Not working	28.6	48.6	22.8
Pensioner	31.7	40.8	27.5
Student	27.8	55.7	16.6
Media use index			
+++	33.0	46.4	20.7
++	34.5	45.3	20.2
--	29.4	48.2	22.5
---	31.6	42.3	26.1
Opinion of the EU			
Good thing	31.6	49.8	18.5
Neither good nor bad thing	33.7	43.7	22.6
Bad thing	40.8	40.2	19.0
Role of the EU			
Increased	32.1	50.0	18.0
Reduced	39.2	41.4	19.3
The same	34.2	45.2	20.6
EU15	32.5	46.2	21.3

2.7 Ignorance of the possibility of making payments in euros also has some influence

64% of Europeans who had not yet made any payments in euros answered no to the question “Is it because you did not know you could already pay in euros?”, as against 30% who answered yes. “No” scored 74% in France and 70% in Belgium. “Yes” scored highest in Ireland (44%), Portugal (38%), the Netherlands (37%), Spain (35%) and Italy (33%). Although the DNK rate for EU-11 as whole was low (7%), it again reached 30% in Finland, 18% in Ireland and 16% in Luxembourg.



Men (27%) were less likely to reply “yes” than were women (32%). The rate fell systematically with level of education, but remain constant across the age brackets until 55+, when it increased (33%). The highest “yes” rates were from white-collar employees and housekeepers (each with 35%). The rate was lower among those who considered themselves well informed via the media than among those considering themselves less well informed.

Finally, “yes” scored low among people who thought the European Union was a “bad thing” and those who would like to see its role reduced (27% in both cases).

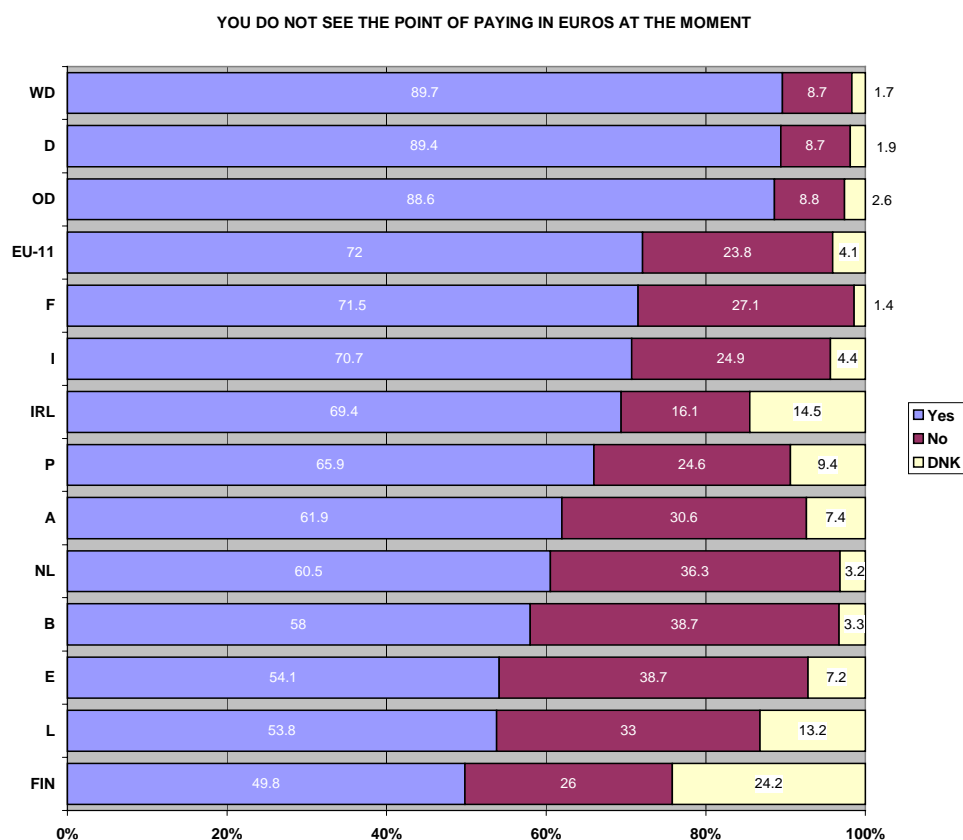
Q.61.7. YOU DID NOT KNOW THAT YOU COULD PAY IN EUROS

Country	Yes	No	DNK
B	26.4	69.9	3.7
WD	26.6	67.3	6.1
D	27.2	66.3	6.5
OD	29.6	62.4	7.9
E	34.7	53.9	11.4
F	23.3	74.0	2.7
IRL	43.7	38.5	17.7
I	32.6	61.4	5.9
L	17.0	67.2	15.8
NL	36.9	59.7	3.5
A	28.9	62.7	8.4
P	37.7	51.7	10.6
FIN	21.8	48.0	30.2
EU-11	29.6	63.6	6.8

Variables	Yes	No	DNK
Sex			
Men	27.4	66.7	5.9
Women	31.5	60.8	7.7
Age			
15-24	27.2	66.6	6.2
25-39	28.3	65.4	6.3
40-54	27.6	66.5	5.9
55+	33.1	58.7	8.2
Level of education			
<= 15	36.0	54.8	9.1
16-19	29.3	64.8	5.9
20+	23.1	72.0	4.9
Occupation			
Self-employed	24.7	68.3	7.0
Management	22.0	74.3	3.8
White-collar	25.6	70.0	4.3
Manual worker	31.2	62.8	6.0
Keeping house	34.7	56.4	8.9
Not working	28.6	63.2	8.2
Pensioner	35.2	56.3	8.5
Student	23.0	69.6	7.4
Media use index			
+++	27.2	67.0	5.7
++	28.8	64.1	7.0
--	34.7	57.5	7.7
---	30.8	59.7	9.5
Opinion of the EU			
Good thing	29.2	65.4	5.3
Neither good nor bad thing	30.2	62.3	7.5
Bad thing	26.5	67.4	6.1
Role of the EU			
Increased	29.2	65.2	5.6
Reduced	26.9	67.2	5.9
The same	30.7	63.5	5.8
EU15	29.6	63.6	6.8

2.8 Not seeing the point of paying in euros a popular reason

Almost three in four inhabitants of the countries directly concerned by the introduction of the euro (72%) said yes to the question “Is it because you do not see the point in paying in euros at the moment?”. 24% in these countries said no and only 4% chose DNK. “Yes” scored very highly in Germany (90%), way ahead of France (72%) and Italy (71%). There were over 30% “nos” in five Member States: Belgium and Spain (each with 39%), the Netherlands (36%), Luxembourg (33%) and Austria (31%).



Identical proportions of men and women replied “yes” (72%). The lowest affirmative score was among 15-24 year olds (67% compared with 72% or 73% for the other age groups). Among those who left education between the ages of 16 and 19, on the other hand, it was 75% (EU-11 average: 72%). With 76% “yes”, managers headed the socioprofessional categories, ahead of pensioners and white-collar employees (each with 74%).

While there was a moderate drop in affirmative replies with degree of information via the media, “yes” accounted for 78% of the Europeans who thought the European Union was “a bad thing” and those who wanted to see its role reduced.

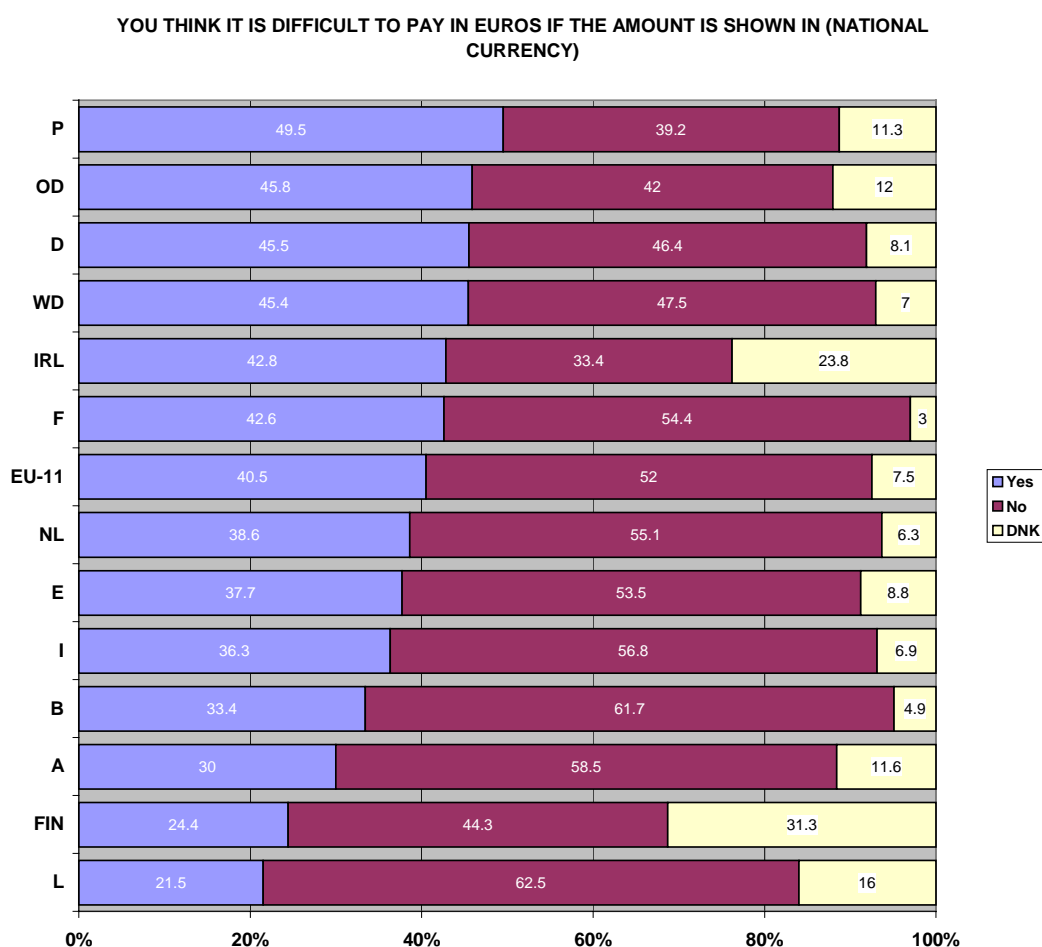
Q.61.8. YOU DO NOT SEE THE POINT IN PAYING IN EUROS AT THE MOMENT

Country	Yes	No	DNK
B	58.0	38.7	3.3
WD	89.7	8.7	1.7
D	89.4	8.7	1.9
OD	88.6	8.8	2.6
E	54.1	38.7	7.2
F	71.5	27.1	1.4
IRL	69.4	16.1	14.5
I	70.7	24.9	4.4
L	53.8	33.0	13.2
NL	60.5	36.3	3.2
A	61.9	30.6	7.4
P	65.9	24.6	9.4
FIN	49.8	26.0	24.2
EU-11	72.0	23.8	4.1

Variables	Yes	No	DNK
Sex			
Men	71.6	24.6	3.8
Women	72.4	23.1	4.5
Age			
15-24	67.3	27.9	4.8
25-39	72.5	23.7	3.8
40-54	72.3	24.1	3.7
55+	73.7	21.9	4.5
Level of education			
<= 15	70.0	24.5	5.4
16-19	74.7	22.4	2.9
20+	72.6	23.6	3.8
Occupation			
Self-employed	71.4	24.6	4.0
Management	76.1	21.8	2.1
White-collar	73.8	22.2	4.0
Manual worker	73.0	24.1	2.9
Keeping house	70.3	24.6	5.0
Not working	66.4	28.8	4.8
Pensioner	73.8	21.1	5.1
Student	65.5	28.5	6.0
Media use index			
+++	73.8	22.8	3.4
++	72.4	23.1	4.5
--	68.7	26.9	4.3
---	68.8	24.7	6.5
Opinion of the EU			
Good thing	70.9	25.4	3.8
Neither good nor bad thing	72.7	22.8	4.5
Bad thing	78.0	19.5	2.5
Role of the EU			
Increased	70.8	25.6	3.7
Reduced	77.8	19.8	2.4
The same	73.3	22.9	3.8
EU15	72.0	23.8	4.1

2.9 A substantial sector of Europeans think it is difficult to pay in euros

The question "Is it because you think it is difficult to pay in euros if the amount is shown in national currency?" divides Europeans in the participating countries, 41% answering yes and 52% no, with only 8% DNK. "Yes" scored highest in Portugal (50%), Germany (46%), France and Ireland (each with 43%). Top of the list answering "no" was Luxembourg (63%), just ahead of Belgium (62%), Austria (59%), the Netherlands (55%), Spain and France (each with 54%).



"No" scored higher than "yes" among both men and women, but the proportions differed significantly: 56% "no" as against 37% "yes" among men, 49% "no" as against 44% "yes" among women. "No" was ahead in all age categories except the over-55s (with 44% no, 47% yes). "No" showed a clear increase with level of education: 41% in the lowest educational category, 53% in the group educated up to 16-19 and 64% in the highest category. In the lowest category, "no" was even overtaken by "yes". "No" scored quite high, however, among managers (65%), students and white-collar employees (both with 61%), as opposed to

pensioners (42% "no" compared with 48% "yes"), housekeepers (47%) and manual workers (48%), who nevertheless had a higher score for "no" than for "yes". Note the high rate answering "no" (54%) among those considering themselves well informed via the media. Finally, the numbers giving this reply fell in inverse relation to a positive opinion on the European Union and the desire to see its role increased.

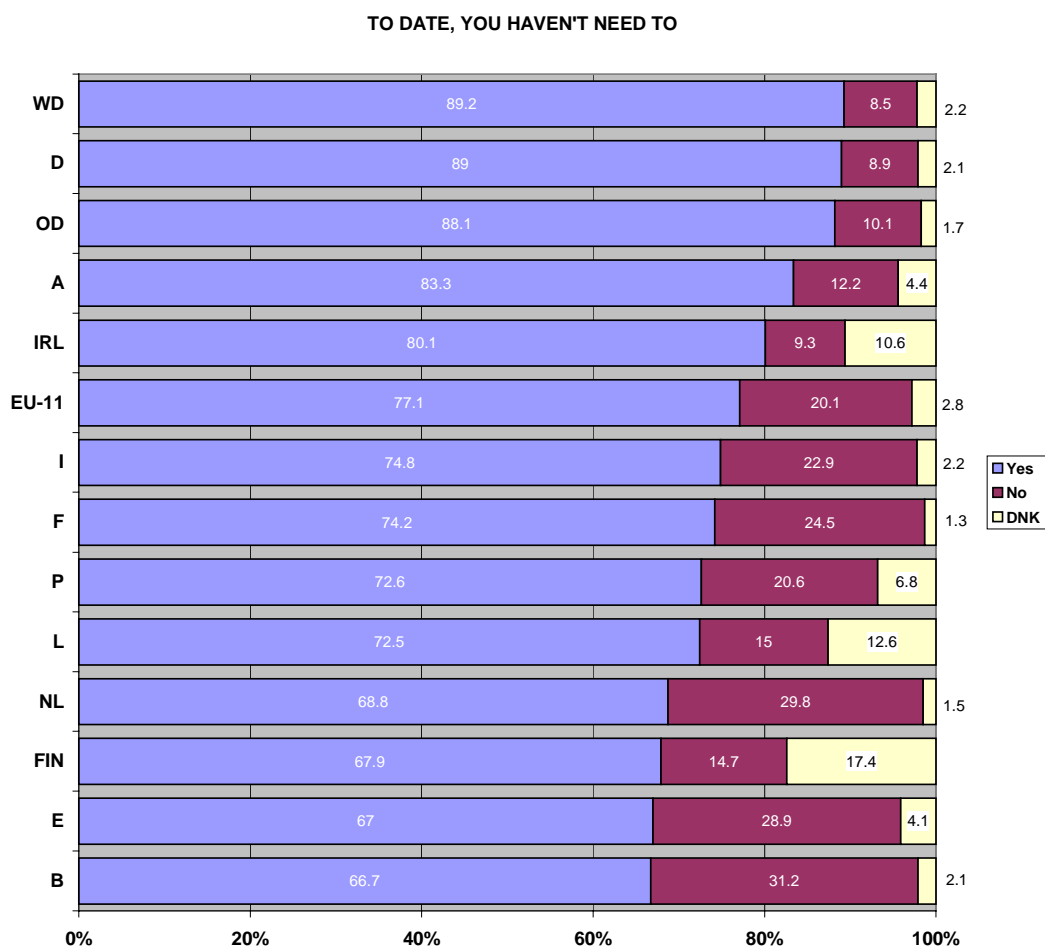
Q.61.9. YOU THINK IT IS DIFFICULT TO PAY IN EUROS IF THE AMOUNT IS SHOWN IN (NATIONAL CURRENCY)

Country	Yes	No	DNK
B	33.4	61.7	4.9
WD	45.4	47.5	7.0
D	45.5	46.4	8.1
OD	45.8	42.0	12.0
E	37.7	53.5	8.8
F	42.6	54.4	3.0
IRL	42.8	33.4	23.8
I	36.3	56.8	6.9
L	21.5	62.5	16.0
NL	38.6	55.1	6.3
A	30.0	58.5	11.6
P	49.5	39.2	11.3
FIN	24.4	44.3	31.3
EU-11	40.5	52.0	7.5

Variables	Yes	No	DNK
Sex			
Men	37.2	55.7	7.1
Women	43.5	48.6	7.9
Age			
15-24	34.3	59.0	6.7
25-39	38.2	55.0	6.8
40-54	38.5	55.1	6.4
55+	46.8	43.9	9.3
Level of education			
<= 15	50.3	40.7	9.0
16-19	39.9	52.8	7.4
20+	30.9	63.6	5.5
Occupation			
Self-employed	37.4	55.8	6.8
Management	32.0	65.2	2.8
White-collar	32.7	60.9	6.4
Manual worker	44.9	47.8	7.2
Keeping house	44.1	46.9	9.0
Not working	34.1	56.3	9.6
Pensioner	48.4	42.4	9.2
Student	31.3	60.8	8.0
Media use index			
+++	38.8	53.8	7.5
++	38.7	53.7	7.5
--	44.7	48.4	6.9
---	47.7	42.3	10.0
Opinion of the EU			
Good thing	37.1	56.4	6.5
Neither good nor bad thing	42.7	49.1	8.2
Bad thing	47.9	46.6	5.5
Role of the EU			
Increased	36.8	57.1	6.1
Reduced	46.3	47.6	6.1
The same	42.2	50.2	7.6
EU15	40.5	52.0	7.5

2.10 The main disincentive to using the euro is a perceived lack of necessity

Finally, almost three in four people (77%) in the countries directly concerned by the introduction of the euro answered yes to the question "Is it because, to date, you haven't needed to?". 20% replied no and only 3% chose DNK. "Yes" scored very highly in Germany (90%), ahead of Austria (83%) and Ireland (80%). "No" accounted for a quarter or more of the population in four Member States: Belgium (31%), Netherlands (30%), Spain (29%) and France (25%).



Identical proportions of men and women answered "yes" (77%). The age variable had no influence. "Yes" scored highest among those who left education between the ages of 16 and 19 (79%, EU-11 average: 77%). Managers (80%) were more likely to answer "yes" than were manual workers or the self-employed (each with 79%). Finally, "yes" increased with degree of information via the media. The other sociodemographic variables had no effect.

Q.61.10. TO DATE, YOU HAVEN'T NEEDED TO

Country	Yes	No	DNK
B	66.7	31.2	2.1
WD	89.2	8.5	2.2
D	89.0	8.9	2.1
OD	88.1	10.1	1.7
E	67.0	28.9	4.1
F	74.2	24.5	1.3
IRL	80.1	9.3	10.6
I	74.8	22.9	2.2
L	72.5	15.0	12.6
NL	68.8	29.8	1.5
A	83.3	12.2	4.4
P	72.6	20.6	6.8
FIN	67.9	14.7	17.4
EU-11	77.1	20.1	2.8

Variables	Yes	No	DNK
Sex			
Men	77.2	20.4	2.4
Women	77.0	19.8	3.3
Age			
15-24	75.5	22.2	2.3
25-39	77.5	19.7	2.9
40-54	78.0	19.4	2.6
55+	76.9	19.8	3.2
Level of education			
<= 15	76.4	19.9	3.7
16-19	79.3	18.7	2.0
20+	74.7	22.5	2.8
Occupation			
Self-employed	78.7	18.5	2.8
Management	80.3	18.0	1.6
White-collar	76.2	21.1	2.6
Manual worker	79.2	19.0	1.7
Keeping house	75.1	20.9	4.0
Not working	73.1	23.3	3.7
Pensioner	76.2	20.4	3.4
Student	75.3	21.1	3.6
Media use index			
+++	78.7	18.6	2.7
++	78.1	19.2	2.6
--	74.0	23.0	3.0
---	72.2	24.0	3.7
Opinion of the EU			
Good thing	77.7	20.0	2.3
Neither good nor bad thing	77.3	19.5	3.1
Bad thing	77.0	20.1	2.9
Role of the EU			
Increased	77.3	20.8	2.0
Reduced	77.2	19.9	2.9
The same	77.9	19.3	2.8
EU15	77.1	20.1	2.8

3. When is the right time to start using the euro?

The question analysed in this section concerned only those citizens who had never yet made any payment in euros.

The question put to these people was "When do you think you will start paying in euros by card, cheque, standing order or bank transfer?".

Two of the options stood out at European level: "Not before notes and coins in euros become available on 1 January 2002" (33%) and "Not before the (national currency) is no longer available at all" (27%).

"In two years time" came in third place (11%), followed by "Next year" (7%).

There were a striking 17% DNK and the reply "Never" (spontaneous) scored 2% for EU-11 as a whole, with a spectacular 5% peak in Portugal. DNK accounted for over a fifth of the population in four Member States: Spain (31%), Italy (26%), Ireland (24%) and Portugal (23%).

The most popular reply (1 January 2002) obtained particularly high scores in the Netherlands (58%), Luxembourg (51%) and France (47%).

34% of men and 31% of women opted for "1 January 2002". Again, more women (18%) answered "DNK" than men (15%).

The age and education variables had their usual effect: an increase in the most popular response up the age of 54, dropping again in the 55+ bracket, and a constant increase with level of education.

The DNK rate showed an inverse trend. Also, among the over-55s, the reply "1 January 2002" did not head the list, but came a very close second to "Not before the (national currency) is no longer available at all" (31%, as against 30% replying "1 January 2002").

Again, the best scores for "1 January 2002" came from managers (41%), ahead of the self-employed and white-collar employees (each with 35%). At the other end of the scale, "only" 27% of housekeepers, 28% of the unemployed and 29% of pensioners gave this reply.

People at home keeping house and pensioners gave a slight preference to the reply "Not before the (national currency) is no longer available at all". Once again, those who considered themselves the best informed via the media, those who considered their country's membership of the European Union to be "a good thing" and those who would like to see the EU play a still more important role gave the highest scores to the reply most often chosen by respondents as a whole and the lowest score to the reply "DNK".

Q.62. When do you think you, yourself, will start paying in euros by card, cheque drawn in euros, standing order or bank transfer? (SHOW CARD – READ OUT – ONE ANSWER ONLY)

1. *This year*
2. *Next year*
3. *In two years' time*
4. *Not before notes and coins in euros become available, on 1 January 2002*
5. *Not before the (NATIONAL CURRENCY) is no longer available at all*
6. *It is not relevant for me (no account, no cheque book or card in euros, etc.)*
7. *Never (SPONTANEOUS)*

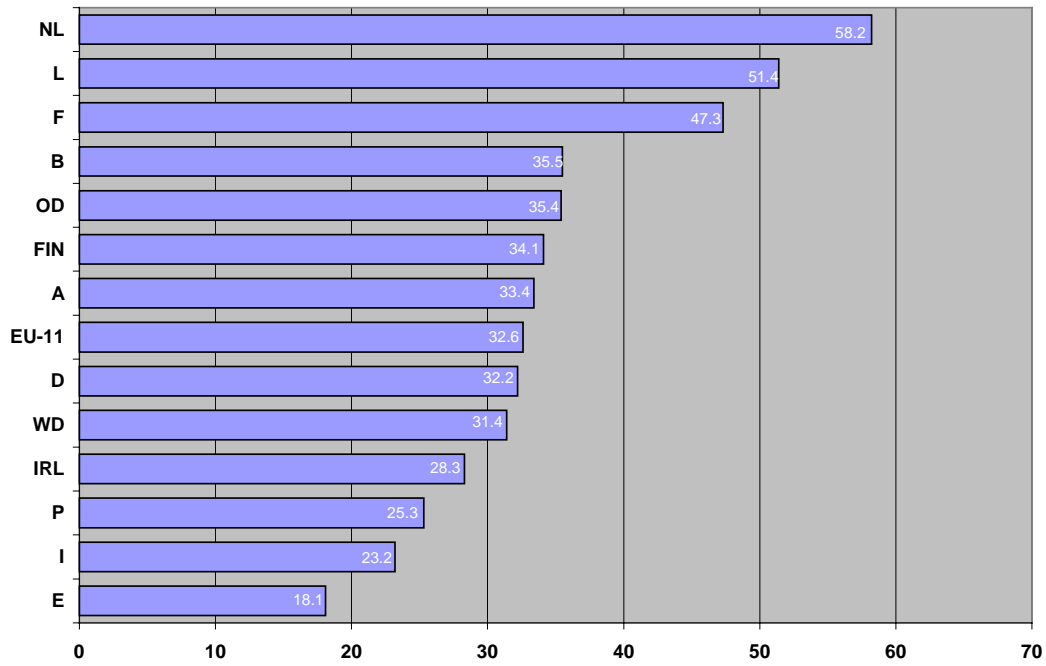
Country	1	2	3	4	5	6	7	DNK
B	1.6	10.7	14.8	35.5	23.2	3.0	1.3	9.8
WD	0.1	4.8	13.9	31.4	36.0	0.5	0.8	12.5
D	0.2	4.9	13.5	32.2	34.9	0.7	0.8	12.8
OD	0.8	5.0	12.2	35.4	30.4	1.3	0.9	14.0
E	1.3	7.3	6.7	18.1	26.0	6.8	2.7	31.2
F	0.7	6.2	8.8	47.3	29.1	1.6	1.0	5.2
IRL	0.8	4.4	10.3	28.3	21.0	8.3	3.2	23.7
I	0.4	7.9	13.1	23.2	21.5	6.7	1.7	25.5
L	2.1	6.7	9.6	51.4	22.3	1.7	0.6	5.7
NL	1.0	10.5	11.7	58.2	10.4	1.0	0.5	6.8
A	1.9	7.3	9.2	33.4	24.7	3.4	2.3	17.9
P	0.9	5.6	10.5	25.3	22.7	7.5	4.7	22.8
FIN	0.4	5.7	19.8	34.1	29.6	2.6	0.5	7.4
EU-11	0.7	6.7	11.3	32.6	27.2	3.5	1.5	16.6

Q.62. When do you think you, yourself, will start paying in euros by card, cheque drawn in euros, standing order or bank transfer? (SHOW CARD – READ OUT – ONE ANSWER ONLY)

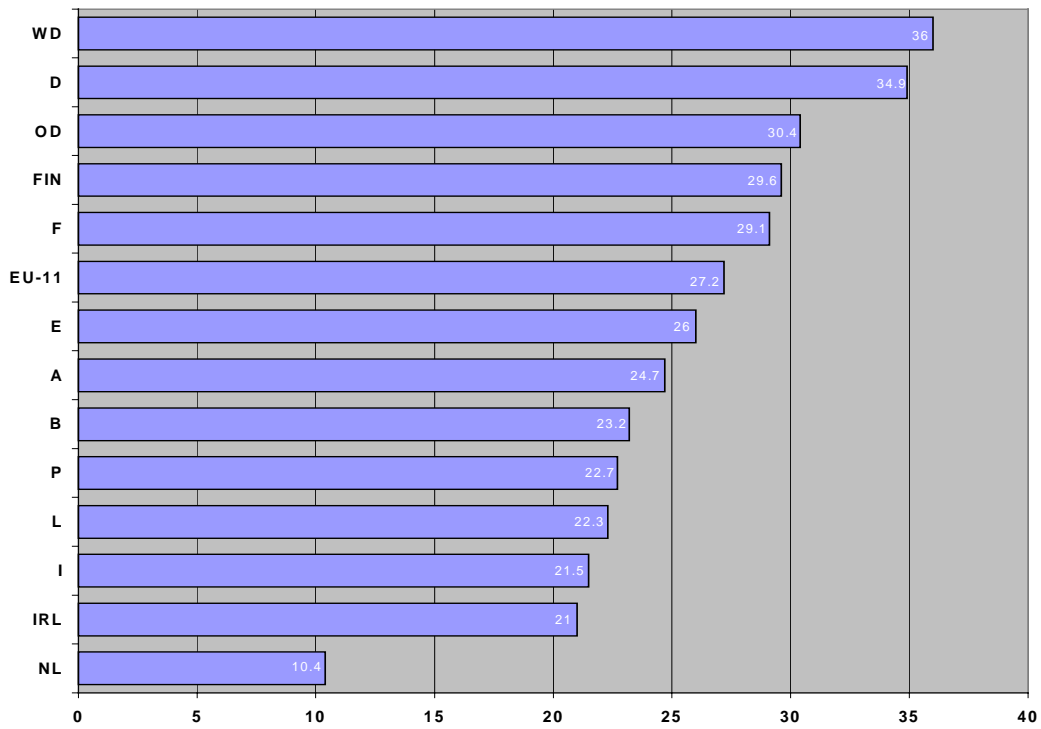
- | | |
|--|--|
| 1. This year | 5. Not before the (NATIONAL CURRENCY) is no longer available at all |
| 2. Next year | 6. It is not relevant for me (no account, no cheque book or card in euros, etc.) |
| 3. In two years' time | 7. Never (SPONTANEOUS) |
| 4. Not before notes and coins in euros become available, on 1 January 2002 | |

Variables	1	2	3	4	5	6	7	DNK
Sex								
Men	0.8	7.9	12.3	34.0	25.7	3.3	1.2	14.9
Women	0.5	5.6	10.5	31.3	28.5	3.6	1.8	18.2
Age								
15-24	0.5	7.5	12.1	31.1	22.4	6.0	1.1	19.3
25-39	1.1	8.6	12.0	33.6	27.0	2.7	0.9	14.1
40-54	0.9	7.5	12.7	36.1	25.3	2.2	1.3	14.2
55+	0.2	4.1	9.5	29.9	31.0	3.8	2.3	19.1
Level of education								
<= 15	0.2	4.8	8.8	25.1	30.3	4.8	3.2	22.9
16-19	0.7	6.3	12.5	35.2	28.1	2.5	0.6	14.0
20+	1.2	9.5	12.9	38.5	24.0	1.5	1.1	11.4
Occupation								
Self-employed	0.7	7.2	12.9	34.9	22.5	1.8	1.3	18.6
Management	0.7	8.6	15.5	41.0	21.5	1.4	0.1	11.2
White-collar	1.2	8.8	12.6	34.5	27.1	2.0	0.7	13.1
Manual worker	0.6	6.9	10.1	34.0	30.6	2.8	1.2	13.8
Keeping house	0.6	4.8	11.4	27.3	29.2	4.0	2.6	20.1
Not working	0.7	7.3	12.5	28.3	23.0	5.2	2.6	20.3
Pensioner	0.3	4.4	9.1	29.4	31.1	4.0	2.4	19.2
Student	0.7	8.4	11.6	33.1	19.2	7.9	0.4	18.8
Media use index								
+++	0.7	7.6	13.8	35.1	26.0	1.6	1.0	14.1
++	0.9	6.4	10.6	34.2	28.1	3.1	1.4	15.3
--	0.3	4.8	9.0	27.4	27.0	6.7	2.4	22.3
---	0.6	8.5	8.1	25.3	29.7	6.4	2.0	19.3
Opinion of the EU								
Good thing	0.7	8.8	12.8	35.3	22.7	3.3	0.8	15.7
Neither good nor bad thing	0.8	4.4	10.7	32.2	29.9	4.1	1.5	16.5
Bad thing	0.4	2.4	9.2	28.6	40.6	3.8	3.9	11.1
Role of the EU								
Increased	0.9	8.5	12.9	35.3	22.2	3.6	0.9	15.8
Reduced	0.2	4.8	12.8	30.3	36.6	2.4	2.0	10.8
The same	0.7	5.6	10.3	33.8	31.3	3.6	1.6	13.1
EU15	0.7	6.7	11.3	32.6	27.2	3.5	1.5	16.6

NOT BEFORE NOTES AND COINS IN EUROS BECOME AVAILABLE, ON 1 JANUARY 2002



NOT BEFORE THE NATIONAL CURRENCY IS NO LONGER AVAILABLE AT ALL



4. Conflicting reactions to the possibility of using the euro immediately

The question concerning “the possibility of making payments in euros as of now”, which was put to all EU-11 citizens without exception, elicited two conflicting reactions. 38% said that “one can get used to the euro”, while 35% considered that “it is not really useful at the moment”.

The other options such as “It is useful in preparing for the future” (24%) or “It is more complicated” (19%) also had significant scores.

Also worth mentioning are the 7% answering spontaneously “I’m not interested” and the 7% of “don’t know”.

Over 44% opted for “One can get used to the euro” in five countries: Italy and Luxembourg (each with 47%), Spain (46%), the Netherlands (44%) and Finland (43%), while the reply “It is not really useful at the moment” scored 49% in France and in the new *Länder* (as against a national German average of 41%) and 43% in Belgium.

A preference given by men (41%) to “One can get used to the euro” over “It is not really useful at the moment” (35%), was not reflected in the answers given by women, who gave both these options, which were way at the top of the list for this question despite being completely contradictory, the same score (35%).

There was a systematic drop in the numbers answering “One can get used to the euro” with age: 47% for the 15-24s, 43% for the 25-39s, 39% for the 40-54s and 28% for the over-55s, but an increase with level of education: 29% for the lowest educational category, 36% for those educated up to age 16-19 and 45% for the highest category.

The highest score for “It is not really useful at the moment” came from the 40-54 year olds (37%) and those who left education between the ages of 16 and 19 (38%). Students were the only group to cross the 50% threshold for the reply “One can get used to the euro” (53%), ahead of managers (47%) and white-collar workers (46%).

On the other hand, "It is not really useful at the moment" was chosen by 38% of pensioners, manual workers and... managers. Finally, the score for "One can get used to the euro" was 47% among those who considered the European Union to be "a good thing", as against 29% among those who considered it was "neither a good nor a bad thing" and only 17% among those who thought it was "a bad thing".

Q.63. Which of the following statements come closest to your own opinion with regard to the possibility of making payments with cheques or cards in euros as of now? (SHOW CARD – READ OUT – SEVERAL ANSWERS POSSIBLE)

- | | |
|--|--|
| <i>1. One can get used to the euro</i> | <i>6. It is more complicated</i> |
| <i>2. It doesn't make it easier to understand the euro</i> | <i>7. It is useful in preparing for the future</i> |
| <i>3. It is cheaper to pay in euros</i> | <i>8. It is not really useful at the moment</i> |
| <i>4. It is more expensive to pay in euros</i> | <i>9. I'm not interested (SPONTANEOUS)</i> |
| <i>5. It is more practical/easier</i> | <i>10. None of these reasons (SPONTANEOUS)</i> |

Country	1	2	3	4	5	6	7	8	9	10	DNK
B	38.1	5.1	1.3	1.3	5.1	18.9	32.6	43.0	6.1	1.5	2.8
WD	36.8	8.4	2.9	5.0	8.3	17.2	24.0	38.8	7.5	1.8	6.9
D	34.0	8.1	2.7	5.1	7.7	17.2	23.2	40.9	7.1	2.0	7.1
OD	23.5	7.0	1.9	5.7	5.5	17.0	20.2	48.9	5.6	2.8	8.0
E	45.7	3.3	0.6	3.2	2.6	19.6	18.6	21.4	8.8	2.5	9.6
F	28.4	9.9	0.6	1.8	1.2	18.9	22.9	48.7	8.8	2.6	3.1
IRL	25.4	8.3	0.9	4.6	3.1	17.0	9.5	24.4	11.8	3.3	15.3
I	47.1	3.4	1.6	1.7	3.1	22.1	30.5	23.8	3.9	1.2	6.3
L	46.6	8.1	5.2	1.0	13.7	14.3	33.5	23.1	5.4	2.2	5.6
NL	43.9	6.8	3.1	1.3	9.4	14.9	27.4	35.3	4.5	1.4	3.0
A	27.9	7.4	1.9	2.7	5.7	13.5	17.2	32.7	8.7	2.4	13.3
P	25.6	3.5	0.4	1.1	2.5	16.9	24.2	23.5	7.3	4.2	16.7
FIN	43.0	5.0	2.8	3.1	9.2	16.7	19.3	38.1	7.6	1.1	5.6
EU-11	37.5	6.5	1.6	2.9	4.6	18.6	24.2	34.9	7.0	2.1	6.7

Q.63. Which of the following statements come closest to your own opinion with regard to the possibility of making payments with cheques or cards in euros as of now? (SHOW CARD – READ OUT – SEVERAL ANSWERS POSSIBLE)

- | | |
|--|--|
| <i>1. One can get used to the euro</i> | <i>6. It is more complicated</i> |
| <i>2. It doesn't make it easier to understand the euro</i> | <i>7. It is useful in preparing for the future</i> |
| <i>3. It is cheaper to pay in euro</i> | <i>8. It is not really useful at the moment</i> |
| <i>4. It is more expensive to pay in euro</i> | <i>9. I'm not interested (SPONTANEOUS)</i> |
| <i>5. It is more practical/easier</i> | <i>10. None of these reasons (SPONTANEOUS)</i> |

Variables	1	2	3	4	5	6	7	8	9	10	DNK
Sex											
Men	40.6	6.1	2.0	2.4	5.5	16.6	27.0	34.5	6.5	2.2	5.4
Women	34.6	6.8	1.3	3.4	3.7	20.6	21.6	35.2	7.4	1.9	7.9
Age											
15-24	46.6	7.3	2.2	1.4	4.8	16.4	29.2	29.4	5.3	2.0	5.6
25-39	42.6	7.1	1.9	3.2	4.9	17.9	27.1	34.9	6.1	1.9	5.1
40-54	38.6	6.0	1.6	2.6	4.9	17.0	26.8	37.2	6.7	1.6	5.8
55+	27.9	5.8	1.2	3.7	3.9	21.6	17.4	36.0	8.8	2.6	9.4
Level of education											
<= 15	29.4	6.1	1.0	3.7	3.0	22.9	17.1	31.7	9.4	2.7	10.6
16-19	36.2	7.0	1.7	3.0	4.5	18.2	24.2	38.9	6.9	1.9	5.6
20+	44.9	6.1	1.8	2.0	6.1	14.9	30.4	35.5	5.1	1.4	3.6
Occupation											
Self-employed	40.8	6.4	1.7	2.3	5.2	16.3	29.3	33.7	5.7	1.5	4.2
Management	46.6	5.6	1.6	1.7	5.6	13.2	32.0	37.9	3.7	2.4	3.7
White-collar	45.9	6.4	1.6	1.1	4.3	14.4	31.3	33.6	4.9	1.9	4.8
Manual worker	35.4	7.0	1.5	3.4	4.2	20.8	21.7	37.5	8.0	1.7	5.8
Keeping house	33.1	7.1	1.5	3.3	3.5	23.8	18.3	31.4	8.7	2.2	9.2
Not working	37.2	4.6	1.5	3.1	4.2	17.5	23.0	35.2	7.6	3.3	7.1
Pensioner	25.3	6.5	1.2	4.5	4.2	20.8	16.8	37.7	9.1	2.2	10.1
Student	53.4	6.2	3.2	2.0	6.5	15.1	33.7	26.5	4.0	2.2	5.9
Media use index											
+++	38.5	6.4	1.8	3.3	6.4	16.3	24.8	36.2	6.3	1.9	6.1
++	39.0	6.6	1.6	2.4	3.9	18.9	25.9	34.3	6.6	1.6	6.7
--	34.7	6.0	1.5	3.5	2.9	22.3	22.5	33.7	7.6	2.6	7.5
---	32.0	7.0	0.9	1.0	1.4	20.3	15.4	33.8	12.0	3.4	8.5
Opinion of the EU											
Good thing	47.1	5.8	1.9	1.9	5.7	16.7	30.4	32.3	3.8	1.3	5.8
Neither good nor bad thing	29.4	6.6	1.3	4.2	3.8	20.5	19.8	38.5	9.4	2.5	6.2
Bad thing	16.8	10.2	2.6	5.0	2.4	22.0	12.0	43.7	14.1	3.4	6.0
Role of the EU											
Increased	47.1	5.8	2.1	2.3	5.7	17.7	31.5	31.1	3.7	1.3	4.9
Reduced	28.9	9.4	1.7	6.4	4.6	22.0	18.5	43.2	10.2	2.3	4.3
The same	31.0	6.4	1.3	2.8	3.4	18.4	19.8	39.8	9.1	2.5	6.7
EU15	37.5	6.5	1.6	2.9	4.6	18.6	24.2	34.9	7.0	2.1	6.7

5. Financial investments in euros concern only a tiny fraction of the EU-11 population

94% of EU-11 citizens had not yet placed any financial investments (life insurance, stocks and shares, etc.) in euros. Only 4% had. The highest rates of affirmative replies were in the Netherlands (12%) and Luxembourg (9%).

93% of men and 95% of women replied "no" to the question. The age and education variables had no effect. However, "no" accounted for 97% of students, and 95% of manual workers and housekeepers.

9% of managers said "yes", way ahead of the self-employed (6%) and white-collar employees (5%). The impact of the other sociodemographic variables was negligible for this question.

Q.64. Have you ever made financial investments like life assurance, buying stocks and shares, etc., in euros?

Country	Yes	No	DNK
B	4.3	94.8	0.9
WD	4.0	94.9	0.5
D	4.1	94.6	0.7
OD	4.6	93.4	1.6
E	3.9	93.2	2.9
F	2.9	96.2	1.0
IRL	4.5	91.2	4.3
I	4.6	93.9	1.5
L	8.8	88.6	2.4
NL	12.2	87.3	0.5
A	4.3	91.2	4.6
P	3.2	93.8	3.1
FIN	4.0	95.1	0.7
EU-11	4.3	94.0	1.4

Q.64. Have you ever made financial investments like life assurance, buying stocks and shares, etc., in euros?

Variables	Yes	No	DNK
Sex			
Men	5.7	93.0	1.1
Women	3.1	95.0	1.7
Age			
15-24	2.5	96.0	1.3
25-39	4.8	93.7	1.3
40-54	5.5	92.9	1.5
55+	4.0	94.1	1.7
Level of education			
<= 15	3.2	94.4	2.3
16-19	3.8	94.8	1.2
20+	7.9	91.2	0.8
Occupation			
Self-employed	5.6	92.5	1.8
Management	9.1	90.3	0.6
White-collar	5.0	93.3	1.6
Manual worker	3.5	95.1	1.3
Keeping house	3.6	94.6	1.6
Not working	3.9	94.1	1.5
Pensioner	3.7	94.1	1.9
Student	2.2	96.6	0.8
Media use index			
+++	5.5	93.0	1.3
++	4.2	94.3	1.4
--	3.2	95.0	1.6
---	1.4	97.0	1.4
Opinion of the EU			
Good thing	5.9	92.8	1.2
Neither good nor bad thing	2.5	95.7	1.7
Bad thing	3.6	93.9	2.4
Role of the EU			
Increased	5.7	93.3	1.0
Reduced	3.4	94.7	1.8
The same	3.6	94.4	1.5
EU15	4.3	94.0	1.4

6. A bank account in euros only: when will it happen?

To the question "When do you think you will ask for your bank account to be in euros only?", the replies of EU-11 citizens were quite varied.

31% said "Not before notes and coins in euros become available, on 1 January 2002", 27% "Not before the national currency is no longer available at all" and 11% "In two years time".

The other options did not score higher than 5%.

The DNK rate, on the other hand, was 16%, peaking at 31% in Spain, 24% in Ireland, 23% in Italy and 22% in Portugal.

The reply "1 January 2002" scored 55% in the Netherlands and 50% in France, just ahead of Luxembourg with 40% and Austria with 39%.

The highest scores for "Not before the national currency is no longer available at all" were in Germany (35%), Finland (34%) and Spain (29%).

33% of men and 29% of women chose "1 January 2002", while 25% of men and 28% of women preferred "Not before the national currency is no longer available at all". "1 January 2002" headed the list for all age categories except the over-55s (28% for "1 January 2002" but 30% for "Not before... "). Looking at level of education, "1 January 2002" was only overtaken by the reply "Not before... " in the lowest educational category (22% answering "1 January 2002", but 30% "Not before... ").

The reply "1 January 2002" was most popular with managers (40%) and white-collar employees (38%). However, it headed the list in all socioprofessional categories except pensioners, manual workers and housekeepers, who systematically preferred "Not before... ".

Finally, the rate of "1 January 2002" replies increased among those considering themselves the best informed via the media, those who considered the EU to be "a good thing" and those who would like to see it play a still more important role.

Q.65. When do you think you will ask for your bank account to be in euros only? (SHOW CARD – READ OUT – ONE ANSWER ONLY)

1. *It already is*
2. *This year*
3. *Next year*
4. *In two years' time*
5. *Not before notes and coins in euros become available, on 1 January 2002*
6. *Not before the (NATIONAL CURRENCY) is no longer available at all*
7. *It is not relevant for me (no account, no cheque book or card in euros, etc.)*
8. *When it is possible (SPONTANEOUS)*
9. *Never (SPONTANEOUS)*

Country	1	2	3	4	5	6	7	8	9	DNK
B	2.3	0.4	7.0	15.5	32.0	24.6	2.9	2.7	0.7	11.5
WD	1.2	0.1	4.7	17.0	27.9	35.9	0.7	0.9	0.7	10.3
D	1.0	0.1	4.8	16.2	29.0	35.4	0.7	0.8	0.6	10.9
OD	0.4	0.1	4.9	13.1	32.9	33.3	0.7	0.5	0.4	13.2
E	0.4	0.3	3.1	5.2	16.3	29.3	4.2	6.7	3.9	30.6
F	0.7	0.5	3.4	6.9	49.9	25.6	0.9	2.8	1.3	8.1
IRL	2.3	0.3	4.5	7.6	21.2	20.4	9.2	4.7	6.3	23.5
I	0.8	0.5	4.9	11.7	21.3	16.5	7.5	7.8	5.8	23.1
L	2.4	0.4	7.2	9.9	39.5	26.4	2.1	3.2	2.2	6.5
NL	1.8	1.0	6.7	9.3	54.6	19.2	0.1	2.0	2.3	3.0
A	3.4	1.2	5.2	8.1	38.5	22.7	3.8	2.4	1.6	13.2
P	0.3	0.8	2.9	9.2	20.3	21.0	6.7	7.9	8.7	22.2
FIN	0.4	0.4	2.9	15.4	33.5	33.9	2.1	2.0	3.7	5.7
EU-11	0.9	0.4	4.4	11.0	31.1	26.5	3.1	3.9	2.8	15.6

Q.65. When do you think you will ask for your bank account to be in euros only? (SHOW CARD – READ OUT - ONE ANSWER ONLY)

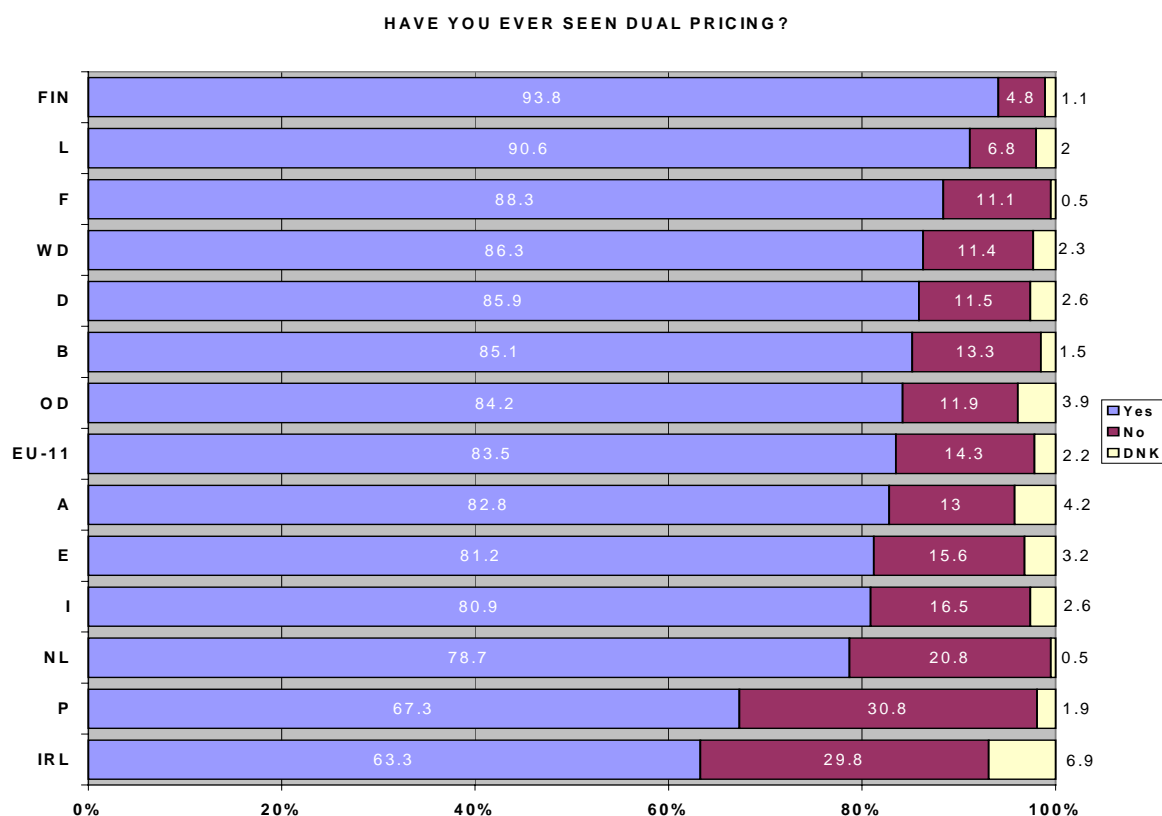
- | | |
|--|---|
| <p>1. It already is
2. This year
3. Next year
4. In two years' time
5. Not before notes and coins in euros become available, on 1 January 2002</p> | <p>6. Not before the (NATIONAL CURRENCY) is no longer available at all
7. It is not relevant for me (no account, cheque book or card in euros, etc)
8. When it is possible (SPONTANEOUS)
9. Never (SPONTANEOUS)</p> |
|--|---|

Variables	1	2	3	4	5	6	7	8	9	DNK
Sex										
Men	0.9	0.4	5.2	12.0	33.4	24.9	2.6	4.3	2.0	14.1
Women	1.0	0.4	3.6	10.1	29.0	28.1	3.5	3.6	3.5	17.0
Age										
15-24	0.8	0.5	4.9	10.7	28.4	21.4	6.0	5.4	1.9	19.6
25-39	1.2	0.6	5.5	10.7	33.9	26.6	1.9	4.2	1.8	13.6
40-54	0.7	0.3	4.7	13.1	34.2	24.6	2.4	3.6	2.0	14.2
55+	1.0	0.3	3.0	9.9	27.9	30.3	3.2	3.1	4.7	16.5
Level of education										
<= 15	0.7	0.4	2.9	9.0	21.9	30.4	3.7	4.2	6.0	20.8
16-19	1.2	0.3	4.6	11.9	34.4	27.5	2.0	3.2	1.4	13.2
20+	1.0	0.6	6.2	12.5	37.7	23.1	2.2	3.9	1.4	11.1
Occupation										
Self-employed	0.8	0.3	5.0	13.2	31.2	22.9	1.4	5.9	2.0	17.1
Management	1.1	0.4	6.8	15.0	40.1	21.5	1.8	3.1	0.6	9.7
White-collar	1.0	0.9	5.2	11.0	37.8	24.6	1.5	4.4	1.5	12.1
Manual worker	0.8	0.4	4.2	10.9	29.9	31.9	2.0	3.8	1.6	14.2
Keeping house	1.0	0.3	3.4	10.5	25.0	28.3	4.4	4.5	5.5	17.1
Not working	0.5	0.4	4.4	9.2	29.0	22.6	6.0	3.3	3.0	20.8
Pensioner	1.3	0.2	3.5	9.5	28.5	29.7	2.7	2.0	5.2	17.2
Student	0.6	0.5	4.2	10.1	32.4	17.0	7.9	6.4	1.4	19.5
Media use index										
+++	1.2	0.6	5.4	14.0	33.2	26.4	1.8	3.6	1.4	12.3
++	0.9	0.4	4.2	10.0	32.7	27.0	2.7	4.0	2.6	15.5
--	0.7	0.1	3.6	8.2	26.7	25.4	5.2	4.2	5.4	20.7
---	0.2	0.6	2.2	7.1	24.7	29.0	6.3	4.9	3.8	20.4
Opinion of the EU										
Good thing	1.0	0.4	5.7	12.6	34.0	22.4	3.3	4.4	2.0	14.1
Neither good nor bad thing	0.7	0.5	3.5	10.3	29.3	28.5	3.4	3.7	3.1	16.8
Bad thing	1.5	0.4	1.6	8.1	29.0	39.2	2.0	2.8	4.7	10.6
Role of the EU										
Increased	1.1	0.5	5.4	12.5	34.6	20.6	3.7	4.7	1.9	15.0
Reduced	0.9	0.3	3.0	12.8	29.3	36.8	2.5	2.0	2.2	10.1
The same	0.6	0.4	4.0	10.2	31.8	31.5	2.3	3.6	2.7	12.7
EU15	0.9	0.4	4.4	11.0	31.1	26.5	3.1	3.9	2.8	15.6

CHAPTER IV: DUAL PRICING – ARE EUROPEANS FAMILIAR WITH IT AND IS IT HELPFUL?

1. People are aware of dual pricing

84% of EU-11 citizens have already seen prices displayed in both national currency and euros in certain shops. Only 14% said they had not. There were only 2% DNKs for this question. The highest numbers to reply "yes" were in Finland (94%), Luxembourg (91%), France (88%), Germany (86%) and Belgium (85%). Over a fifth of the population answered "no" in three countries: Portugal (31%), Ireland (30%) and the Netherlands (21%).



There was one point between men (84% yes) and women (83% yes). "Yes" peaked in the 25-39 year-old category (89%), and dropped off over the age of 55 (75%). There was a clear difference in the numbers answering "yes" between the lowest (only 71%) and highest (91%) educational categories. Managers (92%) and white-collar employees (91%) headed the socioprofessional categories, with pensioners (73%) and housekeepers (79%) at the bottom. The highest "yes" scores came from those considering themselves the best informed on current affairs via the media. The sociodemographic variables yielded no new information.

Q.66. Some shops are already displaying prices in (NATIONAL CURRENCY) and in euros. Have you ever seen this dual pricing?

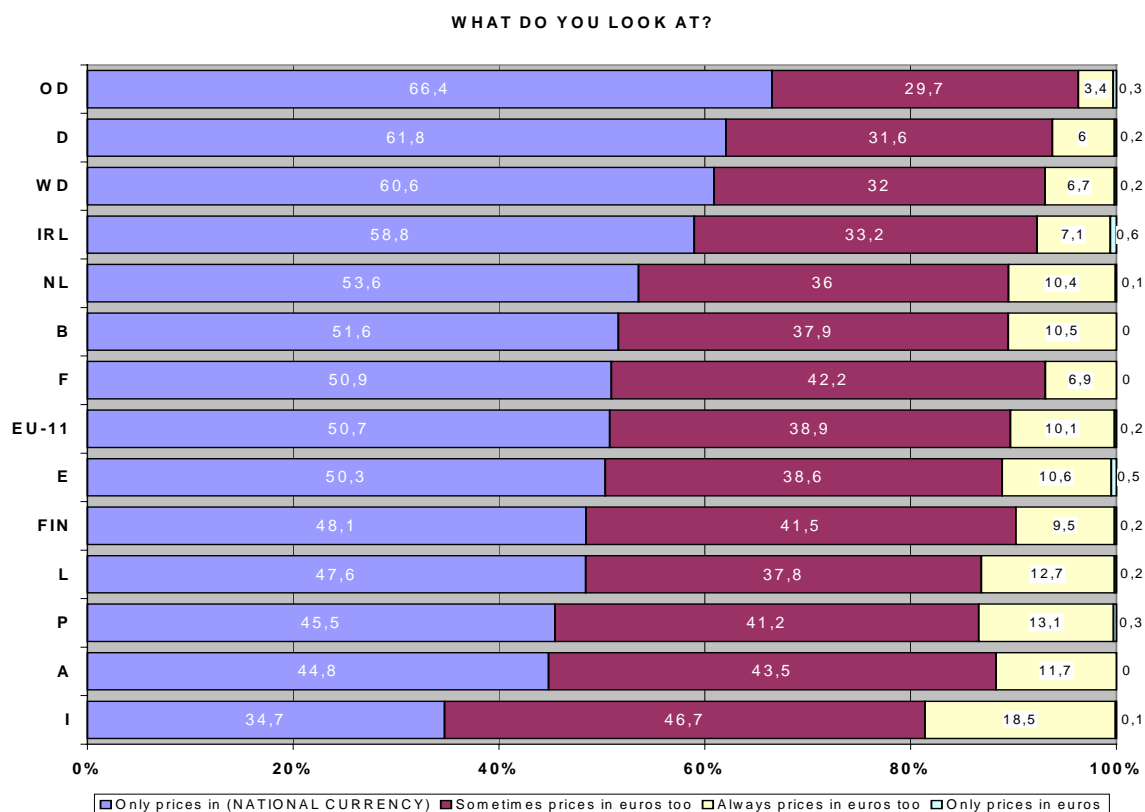
Country	Yes	No	DNK
B	85.1	13.3	1.5
WD	86.3	11.4	2.3
D	85.9	11.5	2.6
OD	84.2	11.9	3.9
E	81.2	15.6	3.2
F	88.3	11.1	0.5
IRL	63.3	29.8	6.9
I	80.9	16.5	2.6
L	90.6	6.8	2.0
NL	78.7	20.8	0.5
A	82.8	13.0	4.2
P	67.3	30.8	1.9
FIN	93.8	4.8	1.1
EU-11	83.5	14.3	2.2

Variables	Yes	No	DNK
Sex			
Men	83.5	14.3	2.2
Women	83.4	14.4	2.2
Age			
15-24	86.3	11.1	2.5
25-39	89.2	8.8	2.0
40-54	86.7	11.9	1.4
55+	74.7	22.6	2.7
Level of education			
<= 15	71.3	25.1	3.6
16-19	87.4	10.6	2.0
20+	90.9	8.1	1.0
Occupation			
Self-employed	86.1	11.6	2.3
Management	91.7	7.4	0.9
White-collar	90.8	8.0	1.2
Manual worker	84.1	13.2	2.7
Keeping house	79.4	17.9	2.8
Not working	85.7	12.5	1.8
Pensioner	72.9	24.3	2.9
Student	89.5	9.3	1.2
Media use index			
+++	85.9	12.1	2.0
++	85.7	12.4	1.9
--	77.7	20.0	2.3
---	74.3		
Opinion of the EU			
Good thing	87.3	11.1	1.6
Neither good nor bad thing	80.0	17.4	2.6
Bad thing	80.6	16.4	2.9
Role of the EU			
Increased	87.7	10.9	1.4
Reduced	81.9	15.5	2.6
The same	82.7	15.5	1.7
EU15	83.5	14.3	2.2

2. One European in two looks at the price in euros

Those who answered "yes" to the previous question were asked: "When you see that prices are displayed both in national currency and in euros in a shop, what do you look at?".

51% said they looked "only at prices in national currency", 39% "sometimes at prices in euros too" and 10% "always at prices in euros too". Only 0.2% chose "only prices in euros".



The highest proportion to look only at "prices in national currency" was in the new *Länder* (66% compared with the German national average of 62%), ahead of Ireland (59%) and the Netherlands (54%).

"Sometimes prices in euros, too" scored 47% in Italy, 44% in Austria and 42% in France and Finland.

For "Always prices in euros too", Italy, with 18%, again headed the list, ahead of Portugal (13%). Italy was also the only country to show a preference for reading both prices (47% and 18%, as against only 35% answering "Only prices in national currency").

49% of men and 53% of women chose "Only prices in national currency", which scored 58% in the over-55s bracket. The number giving this response, however, dropped with both level of education and a positive view of the European Union and its role.

Despite this observation, the reply "Only prices in national currency" still headed the list everywhere. The highest rates were among pensioners (61%), housekeepers (53%), the unemployed (52%) and manual workers (50%), but there was a spectacular drop among students (only 40%), which was the only "socioprofessional" category in which this response did not top the list, but was overtaken by "Sometimes prices in euros, too", with 47%.

Q.67.a. When you see that prices are displayed both in (NATIONAL CURRENCY) and in euros in a shop, what do you look at? (SHOW CARD – READ OUT – ONE ANSWER ONLY)

Country	Only prices in (NATIONAL CURRENCY)	Sometimes prices in euros, too	Always prices in euros, too	Only prices in euros
B	51.6	37.9	10.5	0.0
WD	60.6	32.0	6.7	0.2
D	61.8	31.6	6.0	0.2
OD	66.4	29.7	3.4	0.3
E	50.3	38.6	10.6	0.5
F	50.9	42.2	6.9	0.0
IRL	58.8	33.2	7.1	0.6
I	34.7	46.7	18.5	0.1
L	47.6	37.8	12.7	0.2
NL	53.6	36.0	10.4	0.1
A	44.8	43.5	11.7	0.0
P	45.5	41.2	13.1	0.3
FIN	48.1	41.5	9.5	0.2
EU-11	50.7	38.9	10.1	0.2

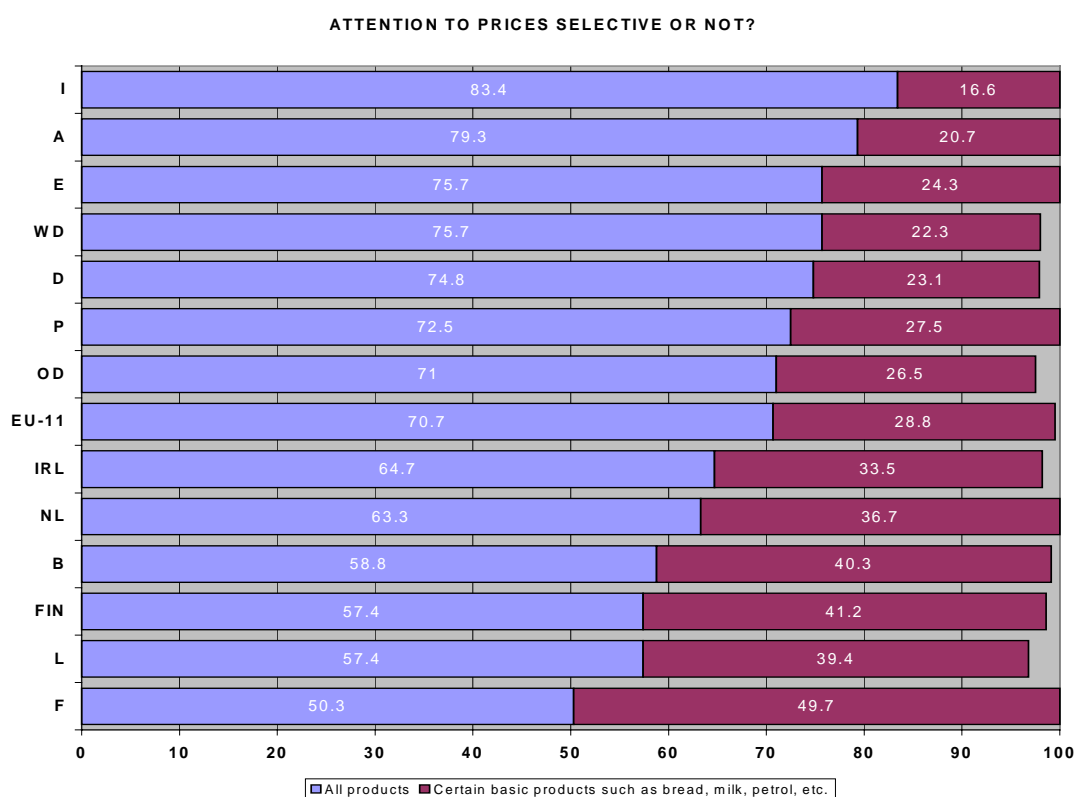
Q.67.a. When you see that prices are displayed both in (NATIONAL CURRENCY) and in euros in a shop, what do you look at? (SHOW CARD – READ OUT – ONE ANSWER ONLY)

Variables	Only prices in (NATIONAL CURRENCY)	Sometimes prices in euros, too	Always prices in euros, too	Only prices in euros
Sex				
Men	48.9	39.4	11.3	0.2
Women	52.3	38.5	9.0	0.1
Age				
15-24	45.6	42.5	11.4	0.1
25-39	47.0	41.3	11.6	0.1
40-54	49.7	40.3	9.7	0.2
55+	58.1	33.3	8.2	0.2
Level of education				
<= 15	59.3	32.6	7.9	0.1
16-19	51.2	38.9	9.5	0.2
20+	44.4	42.8	12.6	0.1
Occupation				
Self-employed	49.9	37.6	12.5	0.0
Management	46.9	43.5	9.5	0.1
White-collar	46.1	42.1	11.8	0.0
Manual worker	50.2	39.6	9.8	0.2
Keeping house	53.1	36.3	9.9	0.1
Not working	52.2	38.5	8.5	0.8
Pensioner	60.7	31.5	7.5	0.2
Student	40.0	46.7	12.8	0.1
Media use index				
+++	51.4	38.7	9.4	0.2
++	48.9	39.9	11.1	0.1
--	52.0	37.3	10.4	0.2
---	52.5	39.8	7.7	0.0
Opinion of the EU				
Good thing	44.3	43.3	12.1	0.2
Neither good nor bad thing	55.1	36.3	8.2	0.1
Bad thing	67.4	27.2	5.3	0.0
Role of the EU				
Increased	44.4	42.6	12.7	0.3
Reduced	62.4	30.3	6.4	0.0
The same	53.7	38.2	7.9	0.0
EU15	50.7	38.9	10.1	0.2

2.1 Looking at prices in euros is independent of the product to which they apply

Those who said that they also looked at the prices in euros were asked whether they did so for all products (first option) or only for certain basic products such as bread, milk, petrol, etc., (second option).

71% replied "All products", with peaks in Italy (83%), Austria (80%), Spain (76%) and Germany (75%). The other option (specific products, EU-11 average 29%) scored highest in France (50%), Finland (41%) and Belgium (40%).



The reply "All products" obtained more or less the same score among men and women (70% and 71%). There was a downward trend with age, but a steady upward trend with education, with a score of 80% for managers and 76% for white-collar employees. Finally, there was a sharp drop among those who considered themselves least well informed via the media: only 57%.

Q.67.b. Do you look at prices in euros for... ?

Country	All products	Certain basic products such as bread, milk, petrol, etc.
B	58.8	40.3
WD	75.7	22.3
D	74.8	23.1
OD	71.0	26.5
E	75.7	24.3
F	50.3	49.7
IRL	64.7	33.5
I	83.4	16.6
L	57.4	39.4
NL	63.3	36.7
A	79.3	20.7
P	72.5	27.5
FIN	57.4	41.2
EU-11	70.7	28.8

Variables	All products	Certain basic products such as bread, milk, petrol, etc.
Sex		
Men	70.4	29.2
Women	70.9	28.4
Age		
15-24	72.4	27.5
25-39	71.9	27.5
40-54	69.9	29.9
55+	68.5	30.5
Level of education		
<= 15	67.4	31.7
16-19	69.5	29.8
20+	74.6	25.0
Occupation		
Self-employed	75.9	23.8
Management	79.9	19.5
White-collar	74.9	25.0
Manual worker	63.6	35.6
Keeping house	70.1	29.8
Not working	72.6	27.3
Pensioner	66.4	32.2
Student	71.7	28.2
Media use index		
+++	72.9	26.1
++	71.1	28.7
--	68.8	31.2
---	57.3	42.4
Opinion of the EU		
Good thing	73.5	26.1
Neither good nor bad thing	64.9	34.3
Bad thing	59.4	39.5
Role of the EU		
Increased	73.3	26.4
Reduced	65.4	33.5
The same	67.9	31.2
EU15	70.7	28.8

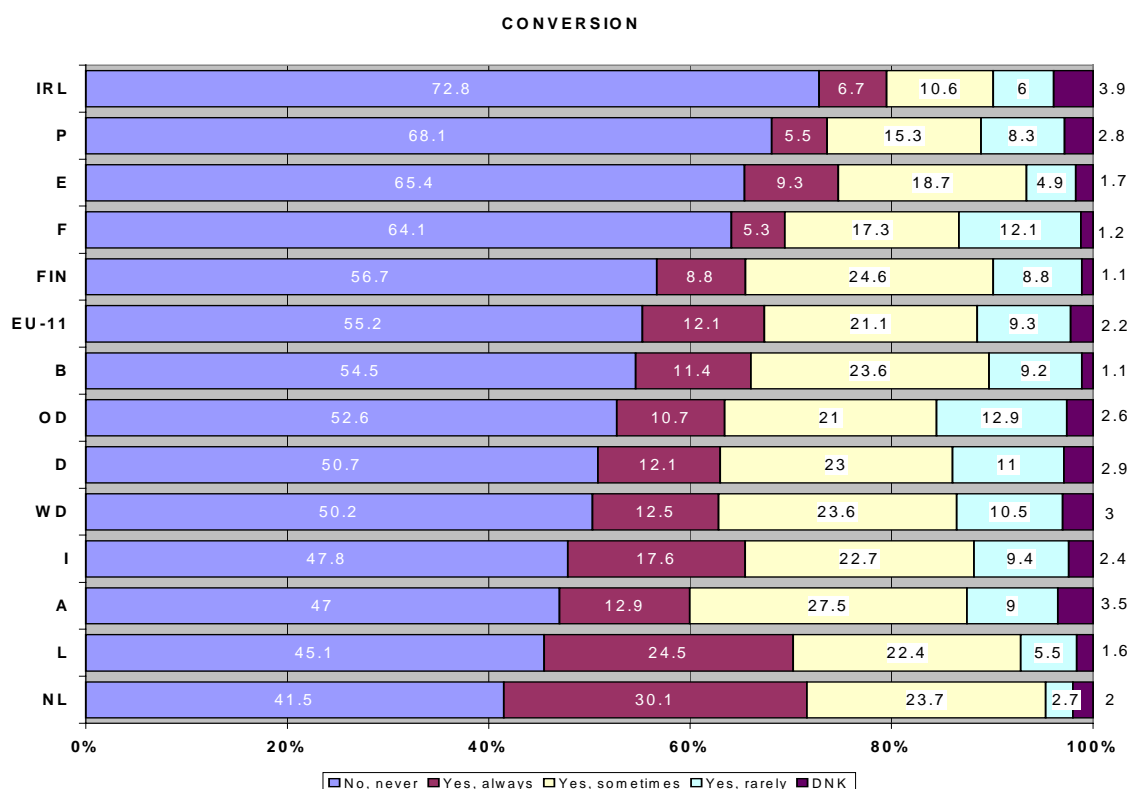
3. One European in two does not convert prices in euros into national currency

In response to the question “When you see amounts in euros, do you tend to mentally convert them into national currency?”, most citizens said “No, never” (55%).

21% said “Yes, sometimes”, 12% “Yes, always” and 9%, “Yes, rarely”.

The highest scores for “No, never” were in Ireland (73%), Portugal (68%), Spain (65%) and France (64%).

While “Yes, sometimes” obtained its best score in Austria (28%), just ahead of Finland (25%), it is interesting to note that there was an even higher score for “Yes always” in the Netherlands (30%).



The most popular response was “No, never” for all classes of all sociodemographic variables, but the difference was less striking among men (50%, as against 24% answering “Yes, sometimes”) than among women (60%, as against 18% answering “Yes, sometimes”). “No, never” scored

51% and 52% in the lower age groups, but soared among the over-55s (63%). There was a clear inverse relation between the numbers giving this reply and level of education: 68% among the lowest educational category, 53% among those educated up to age 16-19 and 46% among the highest category.

While “No, never” scored 65% among housekeepers and pensioners and 60% among the unemployed, there was a spectacular drop amongst students (43%) and managers (44%).

As was often the case, the reply “No, never”, indicative of a lack of interest in the euro, dropped in inverse proportion to degree of awareness of current affairs via the media, a positive opinion on the European Union and a desire to see its role increased.

Q.68. When you see amounts in euros, do you tend to mentally convert them into (NATIONAL CURRENCY)? (IF YES) Always, sometimes or rarely?

Country	No, never	Yes, always	Yes, sometimes	Yes, rarely	DNK
B	54.5	11.4	23.6	9.2	1.1
WD	50.2	12.5	23.6	10.5	3.0
D	50.7	12.1	23.0	11.0	2.9
OD	52.6	10.7	21.0	12.9	2.6
E	65.4	9.3	18.7	4.9	1.7
F	64.1	5.3	17.3	12.1	1.2
IRL	72.8	6.7	10.6	6.0	3.9
I	47.8	17.6	22.7	9.4	2.4
L	45.1	24.5	22.4	5.5	1.6
NL	41.5	30.1	23.7	2.7	2.0
A	47.0	12.9	27.5	9.0	3.5
P	68.1	5.5	15.3	8.3	2.8
FIN	56.7	8.8	24.6	8.8	1.1
EU-11	55.2	12.1	21.1	9.3	2.2

Q.68. When you see amounts in euros, do you tend to mentally convert them into (NATIONAL CURRENCY)? (IF YES) Always, sometimes or rarely?

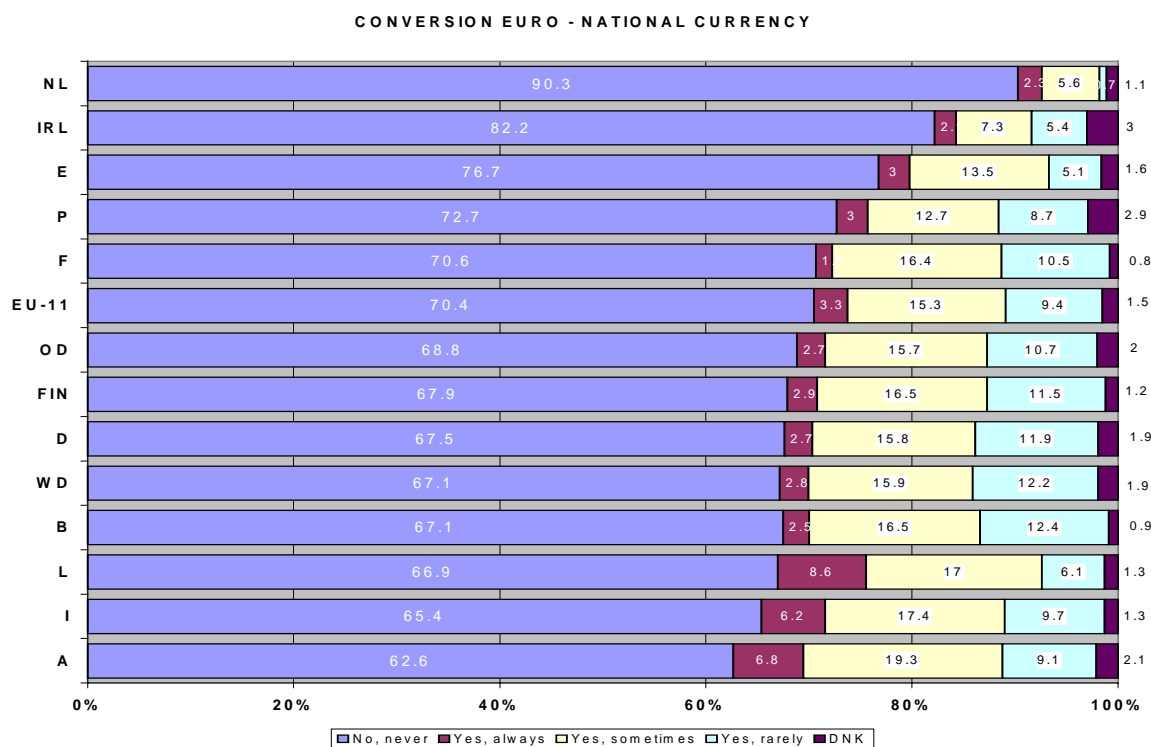
Variables	No, never	Yes, always	Yes, sometimes	Yes, rarely	DNK
Sex					
Men	49.7	14.0	24.4	9.6	2.1
Women	60.4	10.4	17.9	9.0	2.2
Age					
15-24	51.8	13.0	23.4	10.2	1.6
25-39	50.7	13.7	23.6	9.6	2.3
40-54	52.7	13.4	22.7	9.4	1.7
55+	62.7	9.4	16.5	8.5	2.8
Level of education					
<= 15	67.6	7.5	14.4	7.5	3.0
16-19	53.5	11.5	23.3	9.4	2.2
20+	45.9	18.5	24.4	10.0	1.2
Occupation					
Self-employed	53.7	13.2	22.0	9.8	1.3
Management	43.6	17.6	27.8	9.3	1.5
White-collar	46.5	14.4	28.2	8.7	2.0
Manual worker	54.6	11.0	20.8	11.0	2.5
Keeping house	65.3	9.9	16.4	5.9	2.3
Not working	60.3	12.5	18.6	6.7	1.9
Pensioner	64.5	9.0	15.0	8.6	3.0
Student	43.3	15.6	26.1	13.2	1.5
Media use index					
+++	49.6	13.7	24.5	9.8	2.2
++	56.5	13.0	20.6	8.1	1.7
--	61.8	9.1	16.5	10.0	2.6
---	65.2	6.1	16.0	9.4	3.3
Opinion of the EU					
Good thing	49.0	14.8	24.5	9.9	1.6
Neither good nor bad thing	59.4	9.4	18.8	9.9	2.4
Bad thing	67.6	9.5	15.6	5.7	1.5
Role of the EU					
Increased	48.7	14.5	25.2	9.8	1.8
Reduced	60.8	10.5	18.5	8.5	1.5
The same	58.4	10.8	18.8	9.5	2.2
EU15	49.2	14.9	22.7	9.3	3.7

4. Seven Europeans in ten do not convert prices displayed in national currency into euros

When asked whether, when they saw amounts displayed in national currency, they tended to convert them mentally into euros, seven out of ten replied “No never”.

Only 15% said “Yes, sometimes”, 9% “Yes, rarely” and barely 3% “Yes, always”.

“No, never” accounted for over three quarters of the population in the Netherlands (90%), Ireland (82%) and Spain (77%). Very striking, however, was the 9% answering “Yes, always” in Luxembourg.



All the observations made in respect of the previous question hold true here, but are slightly less accentuated, because of the even higher numbers replying “No, never” (66% of men and 75% of women).

Q.69. When you see amounts in (NATIONAL CURRENCY), do you tend to mentally convert them into euros? (IF YES) Always, sometimes or rarely?

Country	No, never	Yes, always	Yes, sometimes	Yes, rarely	DNK
B	67.1	2.5	16.5	12.4	0.9
WD	67.1	2.8	15.9	12.2	1.9
D	67.5	2.7	15.8	11.9	1.9
OD	68.8	2.7	15.7	10.7	2.0
E	76.7	3.0	13.5	5.1	1.6
F	70.6	1.6	16.4	10.5	0.8
IRL	82.2	2.1	7.3	5.4	3.0
I	65.4	6.2	17.4	9.7	1.3
L	66.9	8.6	17.0	6.1	1.3
NL	90.3	2.3	5.6	0.7	1.1
A	62.6	6.8	19.3	9.1	2.1
P	72.7	3.0	12.7	8.7	2.9
FIN	67.9	2.9	16.5	11.5	1.2
EU-11	70.4	3.3	15.3	9.4	1.5

Variables	No, never	Yes, always	Yes, sometimes	Yes, rarely	DNK	Average
Sex						
Men	65.8	3.9	18.4	10.5	1.4	1.60
Women	74.6	2.8	12.5	8.4	1.6	1.43
Age						
15-24	69.2	3.3	16.7	9.6	1.2	1.54
25-39	67.0	3.4	16.9	10.8	1.9	1.56
40-54	68.5	3.5	17.6	9.2	1.0	1.56
55+	75.2	3.2	11.7	8.2	1.7	1.42
Level of education						
<= 15	77.5	2.7	11.0	6.8	2.0	1.38
16-19	68.0	3.3	16.8	10.2	1.7	1.55
20+	67.6	4.0	16.8	10.8	0.8	1.57
Occupation						
Self-employed	67.1	4.5	17.3	10.6	0.5	1.59
Management	65.1	3.8	20.2	9.6	1.4	1.62
White-collar	67.7	3.5	17.9	9.0	1.8	1.56
Manual worker	67.6	3.4	15.5	11.9	1.6	1.54
Keeping house	79.2	3.1	9.5	6.3	1.7	1.35
Not working	72.2	1.8	16.7	7.4	1.7	1.47
Pensioner	75.8	2.8	11.7	7.9	1.8	1.40
Student	63.4	4.2	20.1	11.4	0.8	1.65
Media use index						
+++	66.7	3.8	17.5	10.3	1.6	1.58
++	71.6	3.5	15.1	8.5	1.3	1.50
--	74.7	2.9	11.5	9.7	1.2	1.42
---	74.9	1.3	14.5	6.5	2.7	1.40
Opinion of the EU						
Good thing	66.7	4.1	17.9	10.2	1.1	1.59
Neither good nor bad thing	72.5	2.2	14.0	9.5	1.8	1.45
Bad thing	78.7	3.1	9.5	7.8	0.8	1.37
Role of the EU						
Increased	65.7	4.1	19.2	10.1	0.8	1.61
reduced	74.0	1.6	13.0	9.7	1.4	1.41
The same	73.2	3.1	12.4	9.3	1.9	1.44
EU15	63.9	4.9	17.3	10.6	3.3	1.62

CHAPTER V: THE "EURO" LOGO

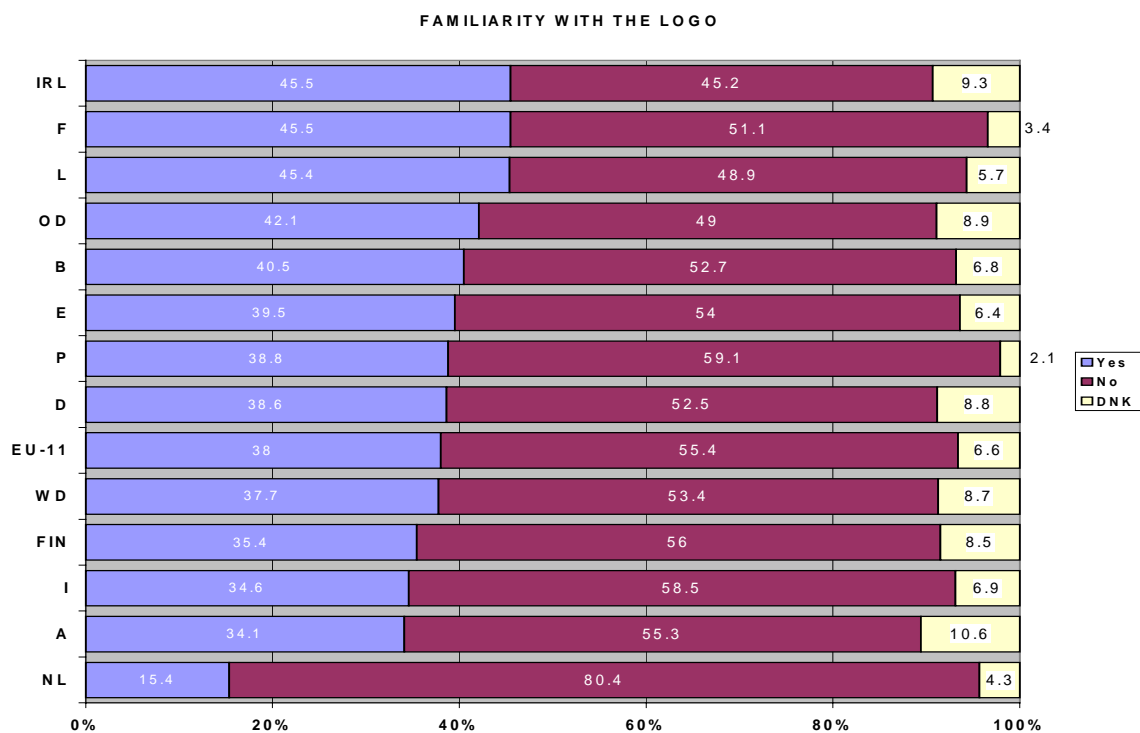
1. Are people familiar with the "euro" logo?

55% of Europeans (EU-11) had not noticed this logo, displayed in some shops. Only 38% said they were familiar with it, with 7% DNK.

In ten of the eleven countries, "no" came top of the list. The only exception was Ireland, where there were 46% affirmative replies and more or less the same number of negative ones (45%).

Ireland, along with France (each with 46%), had the highest "yes" scores, just ahead of Luxembourg, (45%), the new *Länder* (42% compared with a national German average of 39%) and Belgium (41%).

The highest "no" rate was in the Netherlands (80%), way ahead of Italy and Portugal (each with 59%).



39% of men and 37% of women replied yes to the question. "Yes" was most popular among the 25-39 year olds (42%), and least popular among the over-55s (only 32%). 30% answered yes in the lowest educational category, as against 42% for the other categories. Of the socioprofessional categories, the highest "yes" rate was among white-collar employees (45%), ahead of managers and the unemployed (each with 42%). The most knowledgeable about current affairs (42%) were much more likely to answer yes than the other categories (33%, 34% and 38%). Finally, only those who thought the European Union was a good thing (42% yes) and those who wanted to see its role increased still further (44%) had a "yes" rate of over 40%.

Q.70. Some shops are displaying this logo. Have you ever noticed it, or not? (SHOW LOGO)

Country	Yes	No	DNK
B	40.5	52.7	6.8
WD	37.7	53.4	8.7
D	38.6	52.5	8.8
OD	42.1	49.0	8.9
E	39.5	54.0	6.4
F	45.5	51.1	3.4
IRL	45.5	45.2	9.3
I	34.6	58.5	6.9
L	45.4	48.9	5.7
NL	15.4	80.4	4.3
A	34.1	55.3	10.6
P	38.8	59.1	2.1
FIN	35.4	56.0	8.5
EU-11	38.0	55.4	6.6

Q.70. Some shops are displaying this logo. Have you ever noticed it, or not? (SHOW LOGO)

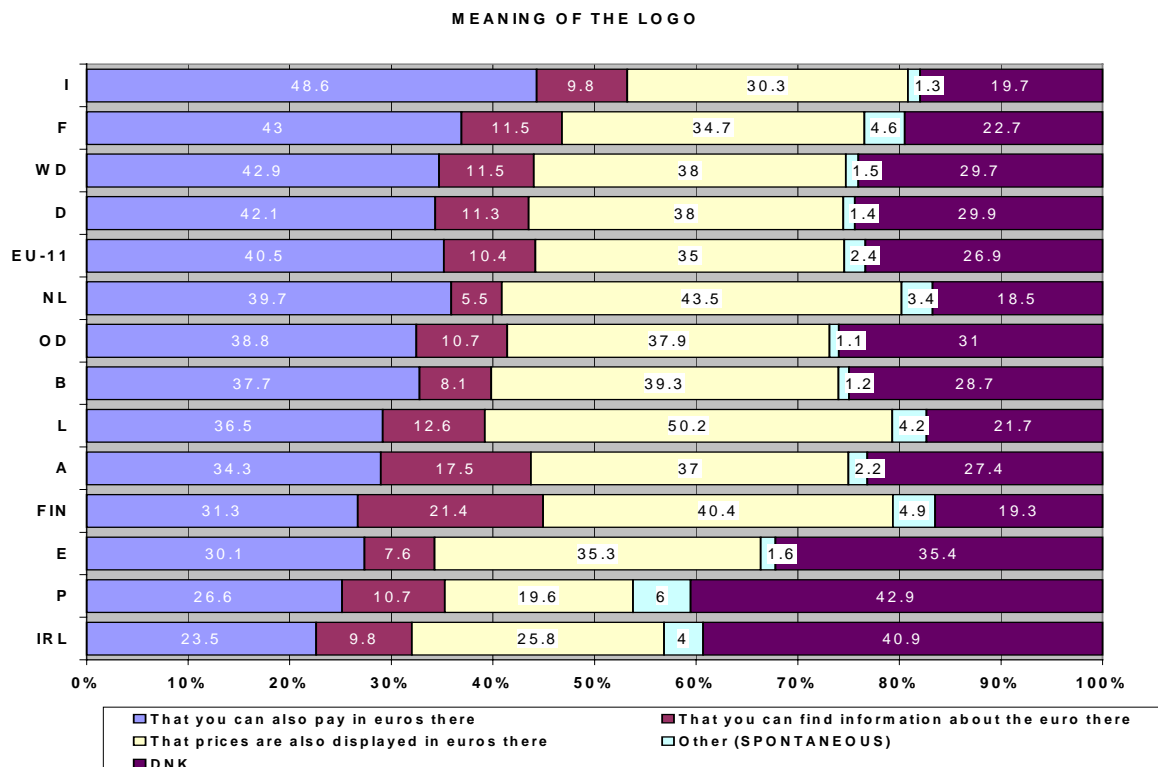
Variables	Yes	No	DNK
Sex			
Men	39.1	55.4	5.5
Women	37.0	55.4	7.6
Age			
15-24	39.9	53.5	6.6
25-39	42.4	51.2	6.3
40-54	40.2	53.9	5.9
55+	31.7	61.1	7.2
Level of education			
<= 15	29.9	63.4	6.7
16-19	42.0	51.2	6.7
20+	41.7	52.1	6.1
Occupation			
Self-employed	38.8	55.4	5.8
Management	42.2	51.4	6.4
White-collar	45.4	49.1	5.3
Manual worker	39.3	54.3	6.4
Keeping house	33.8	57.4	8.8
Not working	42.3	52.0	5.7
Pensioner	31.1	62.1	6.8
Student	38.7	54.9	6.4
Media use index			
+++	41.5	51.5	7.1
++	37.8	55.8	6.3
--	33.0	61.4	5.6
---	34.1	58.5	7.4
Opinion of the EU			
Good thing	41.7	52.5	5.7
Neither good nor bad thing	34.5	58.5	7.0
Bad thing	36.4	56.6	6.9
Role of the EU			
Increased	43.7	51.2	5.0
Reduced	36.2	56.1	7.7
The same	33.9	58.9	7.2
EU15	34.0	58.2	7.8

2. Do people know what the logo means?

When asked “What do you think the logo means?”, 41% of Europeans (EU-11) replied “that you can also pay in euros in that shop”, 35% “that prices are also displayed in euros there” and 10% “that you can find information about the euro there”.

There was a high proportion of “don’t knows” for this question (27%) with spectacular peaks in Portugal (43%), Ireland (41%) and Spain (35%).

Although more people opted for “That you can also pay in euros there” in Europe as a whole than for “That prices are also displayed in euros there”, the reverse was true in seven of the eleven Member States. This was the case in Luxembourg (50% answering “displayed” as against 37% answering “pay”), the Netherlands (44% compared with 40%), Finland (40% compared with 31%), Belgium (39% compared with 38%), Austria (37% compared with 34%), Spain (35% compared with 30%) and Ireland (26% compared with 24%).



42% of men and 39% of women opted for "That you can also pay in euros there". At a constant rate for the other age groups (44% and 45%), this reply scored only 32% among the over-55s. White-collar employees (49%), managers (48%) and students (46%) gave it the highest scores, pensioners coming at the bottom of the list with only 31%.

The "best informed" about current affairs via the media (41%) were beaten by one point on this reply by those who considered themselves "well informed" (43%); the two other categories for this variable ("not very well informed" and "poorly" informed) reached a maximum of 37%.

Finally, those considering membership of the European Union to be "a good thing" (44%) and those who wished to see its role increased still further (45%) scored highest on this reply, way ahead of the other categories within these two sociodemographic variables.

Q.71. What do you think it means? (SHOW CARD – READ OUT – SEVERAL ANSWERS POSSIBLE)

Country	That you can also pay in euros there	That you can find information about the euro there	That prices are also displayed in euros there	Other (SPONTANEOUS)	DNK
B	37.7	8.1	39.3	1.2	28.7
WD	42.9	11.5	38.0	1.5	29.7
D	42.1	11.3	38.0	1.4	29.9
OD	38.8	10.7	37.9	1.1	31.0
E	30.1	7.6	35.3	1.6	35.4
F	43.0	11.5	34.7	4.6	22.7
IRL	23.5	9.8	25.8	4.0	40.9
I	48.6	9.8	30.3	1.3	19.7
L	36.5	12.6	50.2	4.2	21.7
NL	39.7	5.5	43.5	3.4	18.5
A	34.3	17.5	37.0	2.2	27.4
P	26.6	10.7	19.6	6.0	42.9
FIN	31.3	21.4	40.4	4.9	19.3
EU-11	40.5	10.4	35.0	2.4	26.9

Q.71. What do you think it means? (SHOW CARD – READ OUT – SEVERAL ANSWERS POSSIBLE)

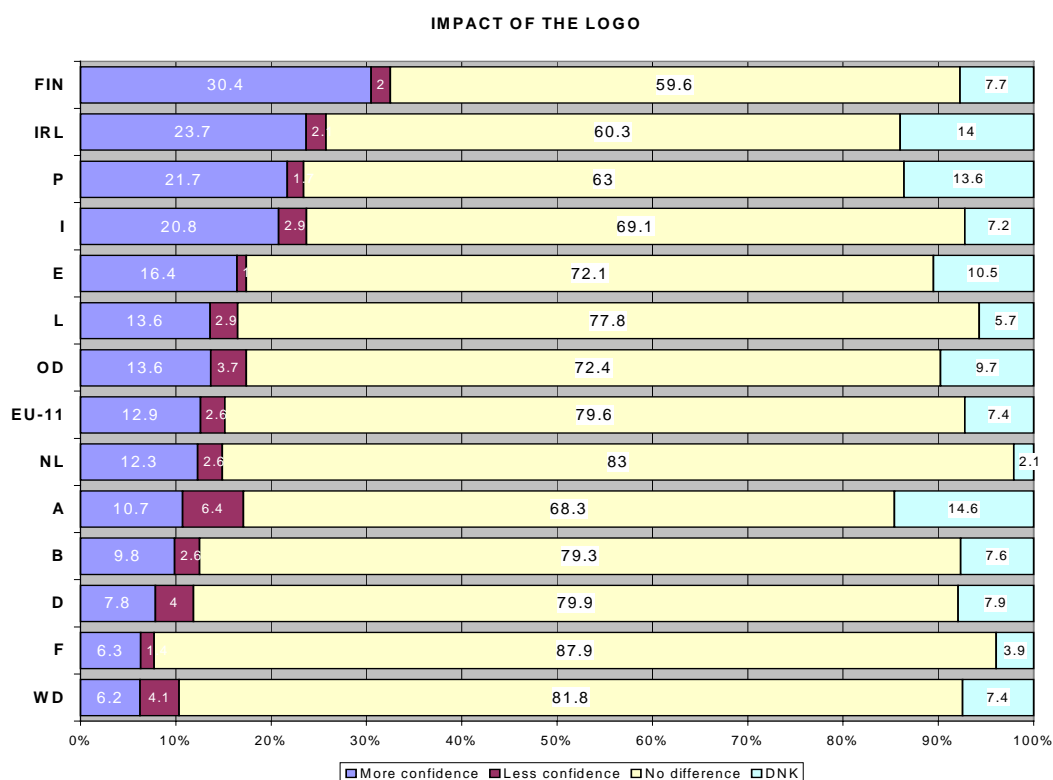
1. That you can also pay in euros there
2. That you can find information about the euro there
3. That prices are also displayed in euros there
4. Other (SPONTANEOUS)
5. DNK

Variables	1	2	3	4	DNK
Sex					
Men	42.0	10.8	36.2	2.3	24.6
Women	39.1	10.1	33.8	2.5	28.9
Age					
15-24	43.5	10.2	37.2	2.4	22.8
25-39	44.8	12.0	38.3	2.4	20.8
40-54	44.1	11.2	34.7	2.2	23.2
55+	32.7	8.6	31.2	2.6	36.8
Level of education					
<= 15	31.7	9.2	29.0	2.5	38.2
16-19	41.9	11.1	37.3	2.2	23.8
20+	48.3	10.6	38.5	2.8	19.1
Occupation					
Self-employed	44.2	8.7	37.1	2.7	23.5
Management	47.5	8.5	40.4	1.5	19.6
White-collar	48.7	9.8	35.6	2.8	19.2
Manual worker	41.9	12.3	38.3	2.1	24.4
Keeping house	34.0	11.0	31.4	2.1	34.1
Not working	40.7	15.0	34.8	2.4	23.8
Pensioner	31.1	8.5	29.1	3.2	38.3
Student	45.7	11.1	36.6	2.1	19.9
Media use index					
+++	41.1	10.7	37.7	2.0	24.7
++	42.7	10.8	35.5	2.2	26.1
--	37.2	10.4	31.6	3.2	29.8
---	37.2	5.4	27.0	3.5	35.0
Opinion of the EU					
Good thing	43.8	9.6	37.4	2.3	23.0
Neither good nor bad thing	37.2	11.7	35.0	2.1	28.6
Bad thing	40.9	12.3	32.4	3.1	27.6
Role of the EU					
Increased	45.4	10.7	37.4	2.2	21.1
Reduced	40.8	12.4	35.7	2.3	25.6
The same	37.6	10.8	34.9	2.9	28.4
EU15	39.2	12.5	32.9	2.4	28.3

3. Is there greater confidence in retailers who display the logo?

“This logo means that prices are also displayed in euros and that you can pay in euros. Would you have more confidence or less confidence in a retailer who displays this logo, or would it make no difference?”. To this question, the vast majority of people replied that it would make no difference (77%), compared with 13% who said they would have “more confidence” and 3% who would have “less confidence” in the retailers displaying the logo.

The highest scores for “more confidence” were in Finland (30%), Ireland (24%), Portugal (22%) and Italy (21%). At least four fifths of the population answered “no difference” in France (88%), the Netherlands (83%) and West Germany (82% as against a national average for Germany of 80%).



78% of men and 76% of women said that it would make no difference. “More confidence” scored 15% among 15-24 year-olds and 14% among 40-54 year-olds, ahead of the other age groups (13% for the 25-39s and 11% for the over-55s). 17% of those who considered the EU to be “a good thing” and 18% of those who would like to see its role increased still further answered “More confidence”, against a general average of 13%.

Q.72. This logo means that prices are also displayed in euros and that you can pay in euros. Would you have more confidence or less confidence in a retailer who displays this logo, or would it make no difference?

Country	More confidence	Less confidence	No difference	DNK	Average
B	9.8	2.6	79.3	7.6	2.08
WD	6.2	4.1	81.8	7.4	2.02
D	7.8	4.0	79.9	7.9	2.04
OD	13.6	3.7	72.4	9.7	2.11
E	16.4	1.0	72.1	10.5	2.17
F	6.3	1.4	87.9	3.9	2.06
IRL	23.7	2.1	60.3	14.0	2.25
I	20.8	2.9	69.1	7.2	2.19
L	13.6	2.9	77.8	5.7	2.11
NL	12.3	2.6	83.0	2.1	2.10
A	10.7	6.4	68.3	14.6	2.05
P	21.7	1.7	63.0	13.6	2.23
FIN	30.4	2.0	59.6	7.7	2.31
EU-11	12.9	2.6	79.6	7.4	2.11

Variables	+ confidence	- confidence	No difference	DNK	Average
Sex					
Men	12.8	2.8	77.6	6.6	2.11
Women	12.9	2.5	76.2	8.2	2.11
Age					
15-24	15.1	2.7	74.4	7.7	2.13
25-39	12.8	3.1	77.9	6.0	2.10
40-54	14.1	2.3	76.9	6.4	2.13
55+	10.9	2.4	77.2	9.4	2.09
Level of education					
<= 15	13.5	3.6	72.2	10.6	2.11
16-19	11.1	2.2	79.6	6.9	2.10
20+	13.7	1.6	79.8	4.5	2.13
Occupation					
Self-employed	15.9	1.0	75.0	8.0	2.16
Management	11.2	1.1	83.4	3.6	2.11
White-collar	14.8	1.2	77.7	6.1	2.15
Manual worker	12.0	3.5	78.1	6.4	2.09
Keeping house	12.2	3.1	75.8	8.7	2.10
Not working	14.1	4.4	71.8	9.6	2.11
Pensioner	10.8	2.9	76.2	10.0	2.09
Student	16.1	3.5	74.1	6.2	2.13
Media use index					
+++	13.5	2.4	77.2	6.8	2.12
++	13.0	2.6	78.0	6.2	2.11
--	12.2	3.2	75.0	9.5	2.10
---	10.2	2.5	76.1	11.1	2.09
Opinion of the EU					
Good thing	16.9	1.6	75.8	5.6	2.16
Neither good nor bad thing	8.7	2.6	80.1	8.4	2.07
Bad thing	5.9	8.7	77.8	7.4	1.97
Role of the EU					
Increased	18.2	1.9	74.2	5.5	2.17
Reduced	7.9	6.7	79.3	5.9	2.01
The same	8.0	2.4	83.4	6.0	2.06
EU15	12.0	7.2	71.5	9.3	2.05

CHAPTER VI: THE INTRODUCTION OF EURO NOTES AND COINS

1. The general impact

According to 49% of European citizens (EU-11), introducing euro notes and coins as from 1 January 2002 will cause "some temporary difficulties" for the general public.

23% expected it to cause "some long-term difficulties", 20% "great difficulty" and only 5% "no difficulty".

The DNK rate, at 2%, was insignificant for this question.

The reply "some temporary difficulties" exceeded 50% in six Member States, led by the Netherlands (71%) and Ireland (61%). In fact, it was at the top of the list in ten of the eleven Member States. The only exception was Portugal, where the top score of 36% was for "great difficulty", just ahead of "some long-term difficulties" (33%).

France was second to Portugal in considering that there would be major problems: 31% said "some long-term difficulties" and 30% "great difficulty". The highest scores for "without any difficulty" were in Luxembourg (13%) and the new *Länder* (12% as against a national German average of 9%).

"Some temporary difficulties" was at the top of the list in all sociodemographic variable categories, but more clearly so among men (52% as against 22% to reply "some long-term difficulties") than among women (46% "some temporary difficulties" compared with 24% "some long-term difficulties").

There was a clear drop in the numbers replying "some temporary difficulties" in the over-55 group (43%), many opting instead for "with great difficulty" (27%). The reply "...temporary..." rose steadily with level of education at the expense, in particular, of "with great difficulty" which, predictably, scored highest among the retired population (28%), ahead of... self-employed workers and housekeepers (each with 23%).

The rate replying “great difficulty” was lowered by the respondents who considered themselves well informed about current affairs via the media and, equally logically, it fell in inverse relation to a positive opinion on the European Union and its role.

Q.73. From 1 January 2002, people will start to pay with euro coins and notes. On the whole, for the general public, do you think this changeover will take place...? (SHOW CARD – READ OUT – ONE ANSWER ONLY)

Country	... without any difficulty	... with some temporary difficulties	... with some long-term difficulties	... with great difficulty	DNK
B	5.1	52.7	23.3	17.1	1.7
WD	7.8	54.3	21.0	13.0	3.6
D	8.6	55.0	20.1	12.3	3.7
OD	11.6	57.6	16.7	9.7	4.2
E	4.9	54.7	13.6	24.4	2.4
F	3.8	34.2	31.4	29.8	0.8
IRL	6.9	60.6	9.8	16.4	6.9
I	3.1	46.8	27.3	21.1	1.7
L	12.7	57.0	17.0	11.2	2.1
NL	3.2	70.9	17.7	7.4	0.7
A	8.8	50.0	18.2	16.2	6.8
P	2.3	26.1	33.0	35.5	3.2
FIN	3.4	54.9	28.7	12.1	0.5
EU-11	5.3	48.9	23.3	20.0	2.4

Q.73. From 1 January 2002, people will start to pay with euro coins and notes. On the whole, for the general public, do you think this changeover will take place...? (SHOW CARD – READ OUT – ONE ANSWER ONLY)

Variables	... without any difficulty	... with some temporary difficulties	... with some long-term difficulties	... with great difficulty	DNK
Sex					
Men	6.1	52.3	22.3	17.0	2.1
Women	4.5	45.8	24.2	22.8	2.6
Age					
15-24	6.2	52.3	22.7	15.0	3.5
25-39	5.5	52.8	23.2	16.5	1.9
40-54	4.9	50.0	24.4	18.6	1.9
55+	5.0	43.1	22.8	26.6	2.5
Level of education					
<= 15	3.5	40.3	24.1	29.2	2.9
16-19	5.4	50.7	23.6	17.7	2.5
20+	7.4	55.0	21.7	14.7	1.1
Occupation					
Self-employed	6.2	48.1	21.9	23.0	0.9
Management	7.9	58.9	20.5	12.0	0.6
White-collar	4.5	54.2	24.2	14.4	2.4
Manual worker	5.1	47.7	24.7	20.6	2.0
Keeping house	3.8	46.8	24.1	22.6	2.5
Not working	4.8	54.1	20.0	17.0	4.1
Pensioner	5.1	40.0	23.7	27.7	3.4
Student	6.2	55.9	22.5	12.1	2.9
Media use index					
+++	7.0	54.7	21.4	14.9	1.8
++	4.6	48.2	25.0	20.2	1.9
--	3.5	42.9	23.0	27.5	3.1
---	4.6	34.3	26.9	28.7	5.5
Opinion of the EU					
Good thing	6.6	57.3	21.0	13.6	1.4
Neither good nor bad thing	3.3	43.6	26.6	23.8	2.6
Bad thing	4.8	28.6	27.3	36.5	2.7
Role of the EU					
Increased	6.3	54.9	22.2	15.2	1.3
Reduced	5.9	42.4	25.4	24.1	2.1
The same	3.9	46.8	24.5	22.0	2.5
EU15	7.6	42.1	26.3	20.5	2.9

2. The consequences of the changeover for the respondents themselves

When asked about the consequences of the introduction of euro notes and coins on 1 January 2002 **for themselves personally**, 53% of EU-11 citizens replied that it would create “some temporary difficulties”.

Only 14% thought it would cause “some long-term difficulties”, and 13% “great difficulty”. The main difference compared with the previous question, however, was the 16% to answer “without any difficulty”, which soared to 32% in Luxembourg, 29% in the Netherlands and 26% in Austria.

Despite this significant difference, the pattern of the various national variables was similar on all points to the previous question. The DNK rate was again insignificant (3%).

A significant change over the previous question: 16% now said “without any difficulty”, as against 5% for the previous question, the sociodemographic variables remaining similar on all points.

Q.74. And, specifically for you, do you think this changeover, from 1 January 2002, will take place...? (SHOW SAME CARD)

Country	... without any difficulty	... with some temporary difficulties	... with some long-term difficulties	... with great difficulty	DNK
B	12.6	55.2	16.2	14.3	1.6
WD	24.2	48.7	11.9	8.1	6.9
D	24.0	49.6	11.4	7.8	6.9
OD	23.4	52.9	9.5	6.6	7.1
E	12.6	58.2	9.8	17.6	1.8
F	11.4	48.6	18.8	18.9	2.4
IRL	10.0	60.2	7.5	14.1	8.2
I	9.2	56.9	18.5	14.5	1.0
L	31.7	51.1	8.5	7.3	1.4
NL	29.2	61.9	5.9	2.1	0.9
A	26.0	45.0	9.9	12.1	7.0
P	10.1	38.8	21.0	28.2	2.0
FIN	22.5	57.4	12.3	6.9	1.0
EU-11	16.3	52.6	14.2	13.5	3.4

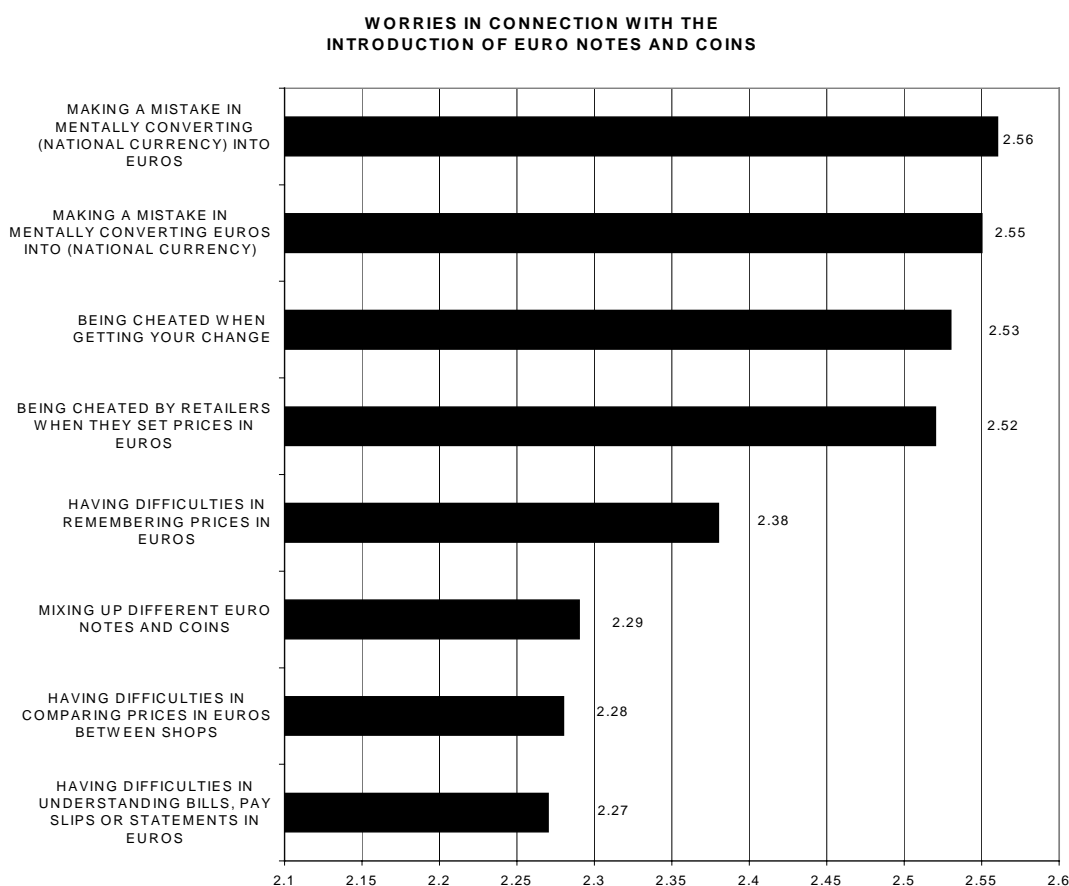
Q.74. And, specifically for you, do you think this changeover, from 1 January 2002, will take place...?
(SHOW SAME CARD)

Variables	... without any difficulty	... with some temporary difficulties	... with some long-term difficulties	... with great difficulty	DNK
Sex					
Men	21.1	53.9	11.7	10.1	3.0
Women	11.8	51.4	16.4	16.6	3.7
Age					
15-24	17.2	58.5	12.1	8.1	3.9
25-39	17.6	56.8	13.9	8.6	3.0
40-54	17.0	55.5	14.0	10.7	2.9
55+	14.1	44.1	15.6	22.3	3.8
Level of education					
<= 15	10.2	43.3	17.4	25.3	3.8
16-19	15.4	56.5	14.2	10.1	3.6
20+	25.0	55.3	11.0	6.3	2.4
Occupation					
Self-employed	17.7	54.7	13.5	12.8	1.2
Management	30.1	56.2	7.9	4.0	1.7
White-collar	16.7	59.5	12.5	7.9	3.2
Manual worker	13.7	54.8	16.3	11.5	3.6
Keeping house	9.4	52.1	17.6	18.3	2.6
Not working	16.3	55.7	12.0	10.8	5.2
Pensioner	14.7	39.5	15.9	25.0	4.9
Student	19.9	60.9	10.7	4.7	3.4
Media use index					
+++	21.0	55.1	11.5	8.9	3.3
++	15.3	53.9	14.8	12.9	2.9
--	10.5	48.7	16.8	20.6	3.4
---	10.1	42.2	19.4	22.9	5.4
Opinion of the EU					
Good thing	20.7	58.1	11.6	7.4	2.1
Neither good nor bad thing	10.7	51.7	16.9	16.7	3.9
Bad thing	14.0	33.1	20.2	26.6	6.2
Role of the EU					
Increased	19.8	57.1	12.8	8.9	1.4
Reduced	15.7	46.5	16.0	16.6	5.1
The same	13.7	52.6	15.3	13.8	4.6
EU15	16.9	46.0	16.3	14.8	5.8

3. Worries about the introduction of the euro

EU-11 citizens were asked whether they were very worried, fairly worried, not very worried or not at all worried about eight aspects (shown in the chart below) of the introduction of euro notes and coins.

Answers were on a four-point scale, where “very worried”=4, “fairly worried”=3, “not very worried”=2 and “not at all worried”=1 (the mid point being 2.5).



Looking at the above chart, the results for four of these aspects are beyond the mid-point, approaching “fairly worried”.

The aspects concerned are the risk of making a mistake in mentally converting national currency into euros or vice versa and the risk of being cheated by retailers when giving change or setting prices in euros. This would indicate a certain lack of confidence on the part of Europeans in their ability to handle the euro, and is probably similar to their reaction if they had been asked about their ability to “understand” a foreign currency.

The degree of anxiety on the other four aspects was only moderate, approaching 2: “not very worried”.

Men’s average score was systematically lower than that of women on all eight aspects. While the average varied very little with age up to the age of 54 inclusive (two or three hundredth points depending on the aspect), it increased appreciably and systematically (sometimes by half a point) in the over-55 age bracket on all eight aspects.

Without exception, the average went down with level of education.

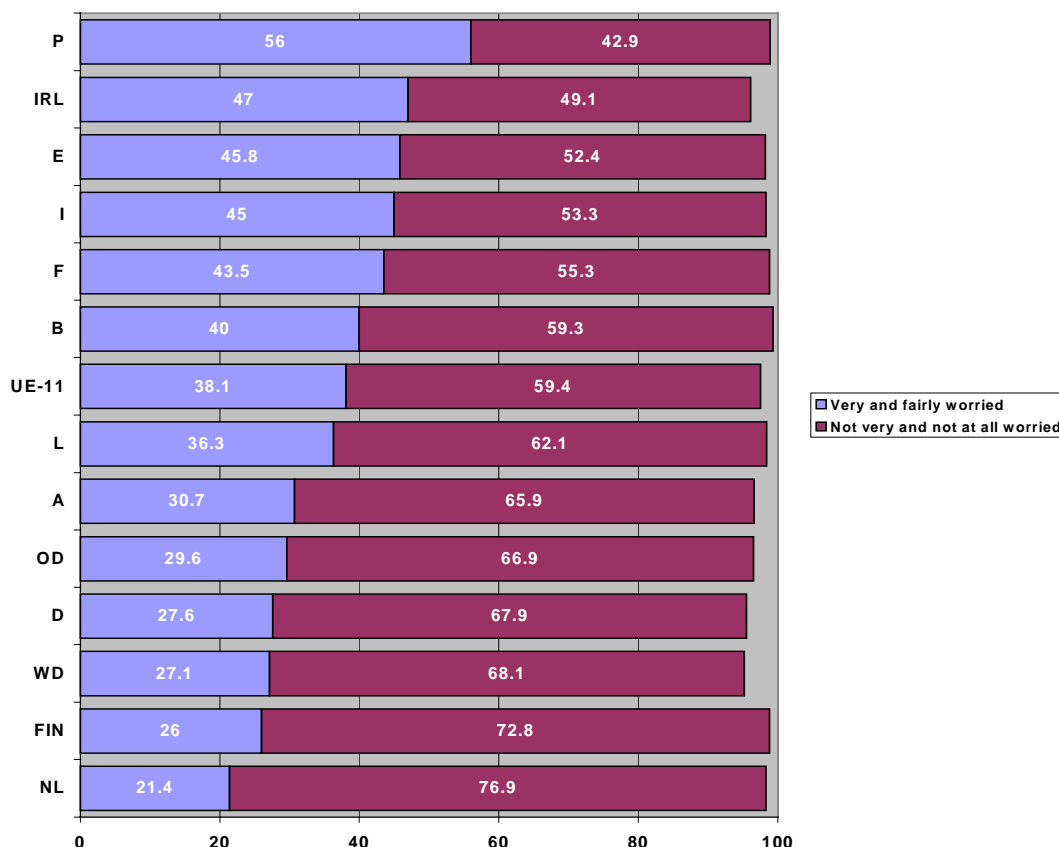
Managers, students, white-collar employees and the self-employed were the least worried, pensioners heading the list on all aspects, followed by housekeepers.

Those well informed about current affairs via the media systemically had a lower average than those who were less well informed. Equally logically, the degree of anxiety, and therefore the average, dropped in inverse proportion to a positive opinion about the European Union and, of course, the desire to see its role increased.

Over the following pages, each aspect is examined in the order in which it appeared in the questionnaire (cf. Annexes).

3.1 Mixing up the different euro notes and coins

The EU-11 average was 2.29 points, between "not very worried" and "fairly worried" about "mixing up different euro coins and notes". This average was highest in Portugal (2.66), Spain (2.47) and Ireland and Italy (each with 2.44). The least worried were the Finns, the only country with an average below 2 (1.93), just ahead of the Netherlands (2.01) and Germany (2.07).



Q.75.1. For each of the following aspects linked to the introduction of euro coins and notes, would you say you are very worried, fairly worried, not very worried or not at all worried about (SHOW CARD) – MIXING UP DIFFERENT EURO COINS AND NOTES

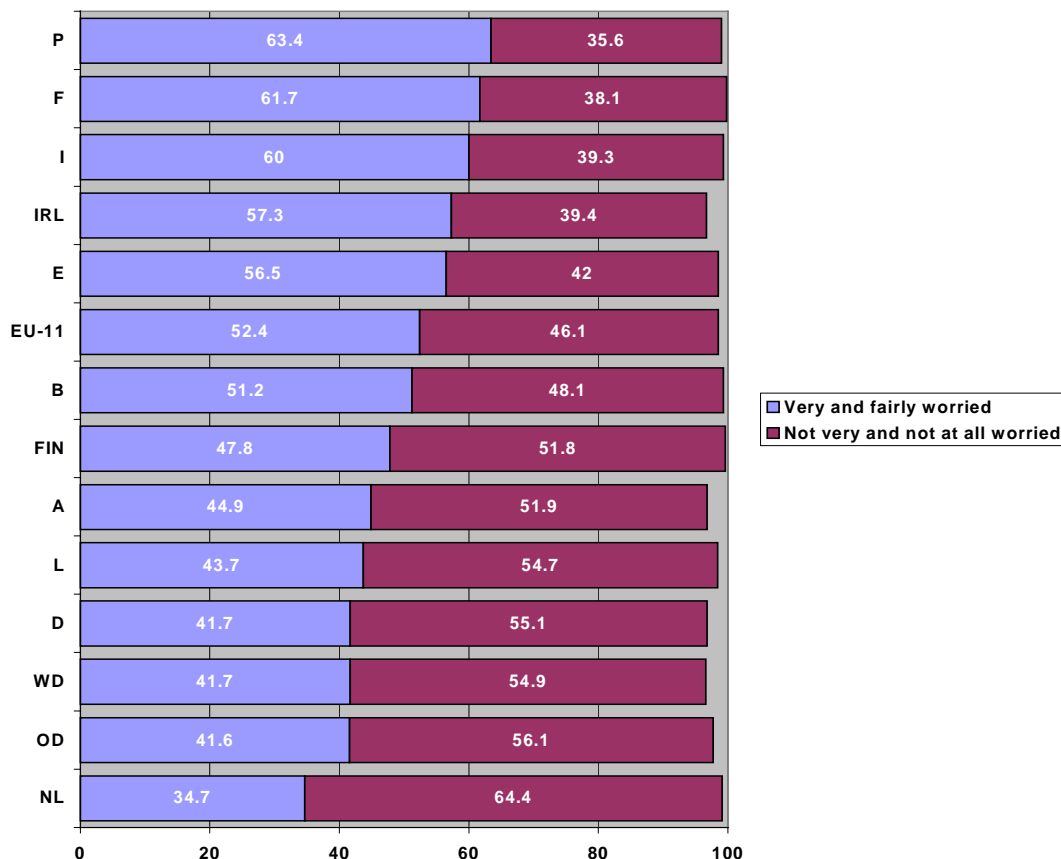
Country	Very worried	Fairly worried	Not very worried	Not at all worried	DNK	Average
B	12.9	27.1	36.7	22.6	0.8	2.30
WD	6.4	20.7	40.0	28.1	4.3	2.06
D	6.4	21.2	40.8	27.1	4.0	2.07
OD	6.6	23.0	43.9	23.0	3.0	2.14
E	15.9	29.9	36.9	15.5	1.7	2.47
F	16.5	27.0	29.9	25.4	1.2	2.35
IRL	12.8	34.2	31.4	17.7	3.9	2.44
I	16.6	28.4	35.4	17.9	1.6	2.44
L	9.9	26.4	25.5	36.6	1.6	2.10
NL	3.2	18.2	53.2	23.7	1.8	2.01
A	10.5	20.2	36.4	29.5	3.4	2.12
P	24.0	32.0	28.0	14.9	1.1	2.66
FIN	5.6	20.4	34.2	38.6	1.1	1.93
EU-11	12.6	25.5	36.7	22.7	2.3	2.29

Q.75.1. For each of the following aspects linked to the introduction of euro coins and notes, would you say you are very worried, fairly worried, not very worried or not at all worried about (SHOW CARD) – MIXING UP DIFFERENT EURO COINS AND NOTES

Variables	Very worried	Fairly worried	Not very worried	Not at all worried	DNK	Average
Sex						
Men	8.5	21.7	40.5	27.2	2.0	2.12
Women	16.4	29.1	33.2	18.6	2.6	2.45
Age						
15-24	7.7	21.5	41.3	27.6	1.7	2.09
25-39	8.2	23.6	40.9	25.2	2.2	2.15
40-54	9.1	25.5	38.9	24.7	1.7	2.19
55+	21.4	29.3	29.2	16.8	3.0	2.57
Level of education						
<= 15	24.5	33.4	27.7	11.5	3.0	2.73
16-19	8.7	25.9	39.6	23.4	2.3	2.20
20+	5.8	15.7	42.9	33.7	1.8	1.93
Occupation						
Self-employed	8.5	25.9	38.2	25.4	1.6	2.18
Management	2.6	17.0	41.7	38.1	0.4	1.84
White-collar	6.2	21.7	44.9	25.1	2.0	2.09
Manual worker	9.7	27.1	39.7	20.9	2.5	2.26
Keeping house	18.8	35.2	27.5	15.1	3.1	2.60
Not working	12.4	17.6	47.9	20.2	1.8	2.23
Pensioner	25.0	27.9	26.9	16.7	3.4	2.63
Student	5.8	20.5	39.9	32.0	1.3	2.00
Media use index						
+++	7.6	24.6	41.2	24.5	2.0	2.16
++	13.1	24.7	34.8	24.6	2.6	2.27
--	20.1	28.3	32.7	17.0	2.0	2.53
---	16.7	27.9	32.2	20.4	2.8	2.42
Opinion of the EU						
Good thing	8.1	22.5	40.5	27.3	1.4	2.12
Neither good nor bad thing	14.8	30.5	35.0	17.3	2.3	2.44
Bad thing	21.9	25.3	28.6	19.9	4.0	2.51
Role of the EU						
Increased	9.9	23.5	38.4	27.0	1.2	2.16
Reduced	13.5	26.8	35.7	22.2	1.6	2.32
The same	12.9	27.3	38.1	18.7	2.9	2.35
EU15	11.7	24.4	36.0	24.3	3.3	2.24

3.2 Making a mistake in mentally converting national currency into euros

EU-11 citizens were a little more worried about this potential problem. Although the general average for the eleven was 2.56, there was another high in Portugal (2.83), but also in Italy (2.74) and France (2.71). The lowest averages, indicating the lowest degree of anxiety, were in the Netherlands and Luxembourg (each with 2.27), the new *Länder* (2.32 compared with a national German average of 2.34) and Finland (2.39).



Q.75.2. MAKING A MISTAKE IN MENTALLY CONVERTING (NATIONAL CURRENCY) INTO EUROS

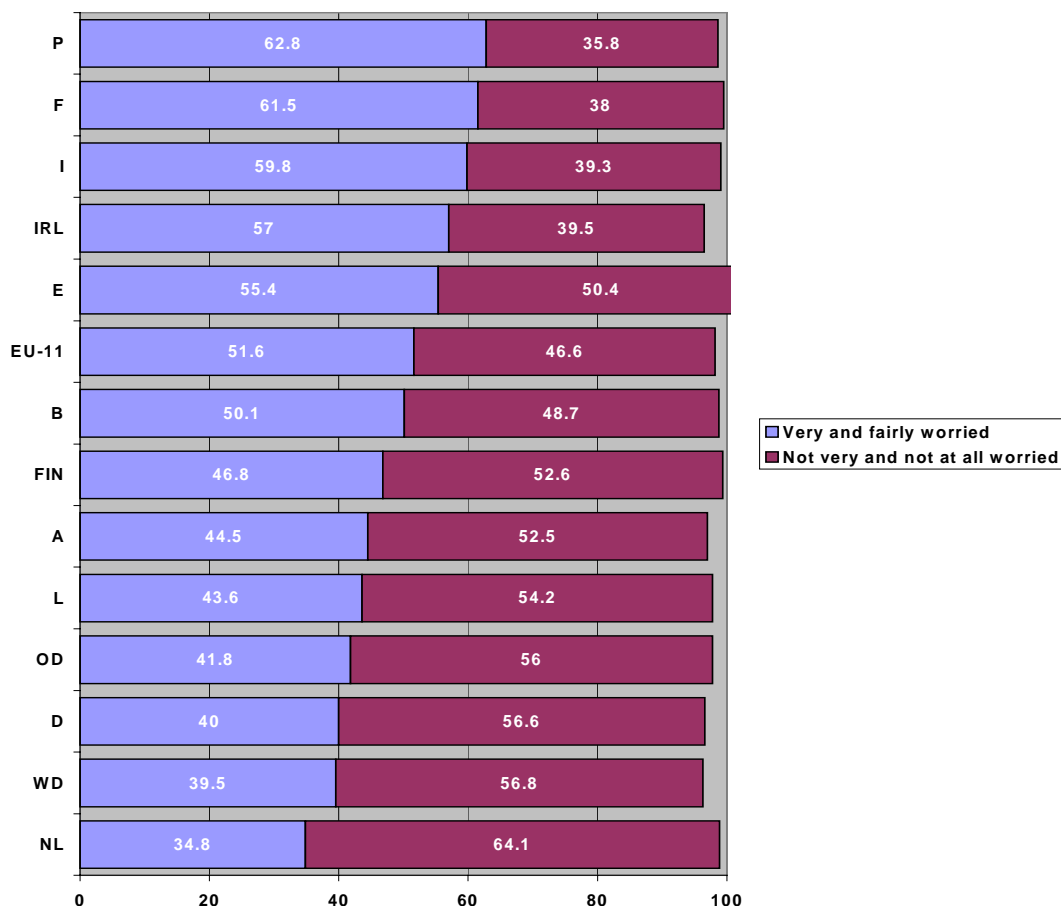
Country	Very worried	Fairly worried	Not very worried	Not at all worried	DNK	Average
B	16.7	34.5	29.0	19.1	0.6	2.49
WD	11.8	29.9	35.3	19.6	3.2	2.35
D	11.5	30.2	35.3	19.8	3.0	2.34
OD	10.5	31.1	35.5	20.6	2.1	2.32
E	20.3	36.2	29.7	12.3	1.6	2.65
F	24.9	36.8	22.4	15.7	0.3	2.71
IRL	17.1	40.2	26.5	12.9	3.2	2.64
I	22.9	37.1	29.8	9.5	0.7	2.74
L	12.9	30.8	24.4	30.3	1.7	2.27
NL	6.9	27.8	49.7	14.7	1.0	2.27
A	15.7	29.2	33.1	18.8	3.2	2.43
P	28.6	34.8	25.5	10.1	0.9	2.83
FIN	10.3	37.5	32.2	19.6	0.3	2.39
EU-11	18.3	34.1	30.9	15.2	1.5	2.56

Q.75.2. For each of the following aspects linked to the introduction of euro coins and notes, would you say you are very worried, fairly worried, not very worried or not at all worried about (SHOW CARD) – MAKING A MISTAKE IN MENTALLY CONVERTING (NATIONAL CURRENCY) INTO EUROS

Variables	Very worried	Fairly worried	Not very worried	Not at all worried	DNK	Average
Sex						
Men	12.5	31.6	35.6	18.9	1.3	2.38
Women	23.7	36.4	26.5	11.7	1.7	2.73
Age						
15-24	15.1	31.4	34.9	16.7	1.7	2.46
25-39	14.3	33.2	34.3	17.1	0.9	2.45
40-54	13.4	35.8	32.6	16.8	1.3	2.46
55+	26.9	34.9	24.6	11.5	2.1	2.79
Level of education						
<= 15	30.6	38.3	21.7	7.1	2.3	2.95
16-19	15.5	34.2	32.7	16.1	1.5	2.50
20+	9.1	28.7	39.0	22.6	0.6	2.24
Occupation						
Self-employed	15.5	29.5	36.2	18.1	0.6	2.43
Management	6.0	28.4	38.9	25.8	0.9	2.15
White-collar	12.9	30.9	38.0	17.0	1.2	2.40
Manual worker	15.7	37.5	32.0	13.2	1.4	2.57
Keeping house	26.1	38.8	22.6	10.2	2.3	2.83
Not working	16.9	33.4	34.7	13.5	1.5	2.54
Pensioner	30.1	34.8	21.7	11.3	2.2	2.86
Student	10.8	32.3	34.9	20.7	0.9	2.34
Media use index						
+++	12.2	32.7	36.3	17.4	1.4	2.40
++	18.4	35.5	28.9	15.4	1.7	2.58
--	27.9	34.6	25.1	11.0	1.2	2.81
---	25.1	34.6	25.5	12.6	2.1	2.74
Opinion of the EU						
Good thing	12.8	32.4	35.5	18.3	1.0	2.40
Neither good nor bad thing	22.2	38.0	27.2	11.1	1.5	2.72
Bad thing	26.7	32.8	23.2	15.0	2.3	2.73
Role of the EU						
Increased	15.1	33.4	33.0	17.8	0.5	2.46
Reduced	20.3	35.1	27.5	16.3	0.9	2.60
The same	18.9	34.3	32.3	12.5	1.9	2.61
EU15	16.3	28.8	34.5	17.5	2.5	2.45

3.3 Making a mistake in mentally converting euros into national currency

The EU-11 average for this aspect was 2.56 (as against 2.55 for Q.75.2). The national variables were identical to those for Q.75.2.



Q.75.3. For each of the following aspects linked to the introduction of euro coins and notes, would you say you are very worried, fairly worried, not very worried or not at all worried about (SHOW CARD) – MAKING A MISTAKE IN MENTALLY CONVERTING EUROS INTO (NATIONAL CURRENCY)

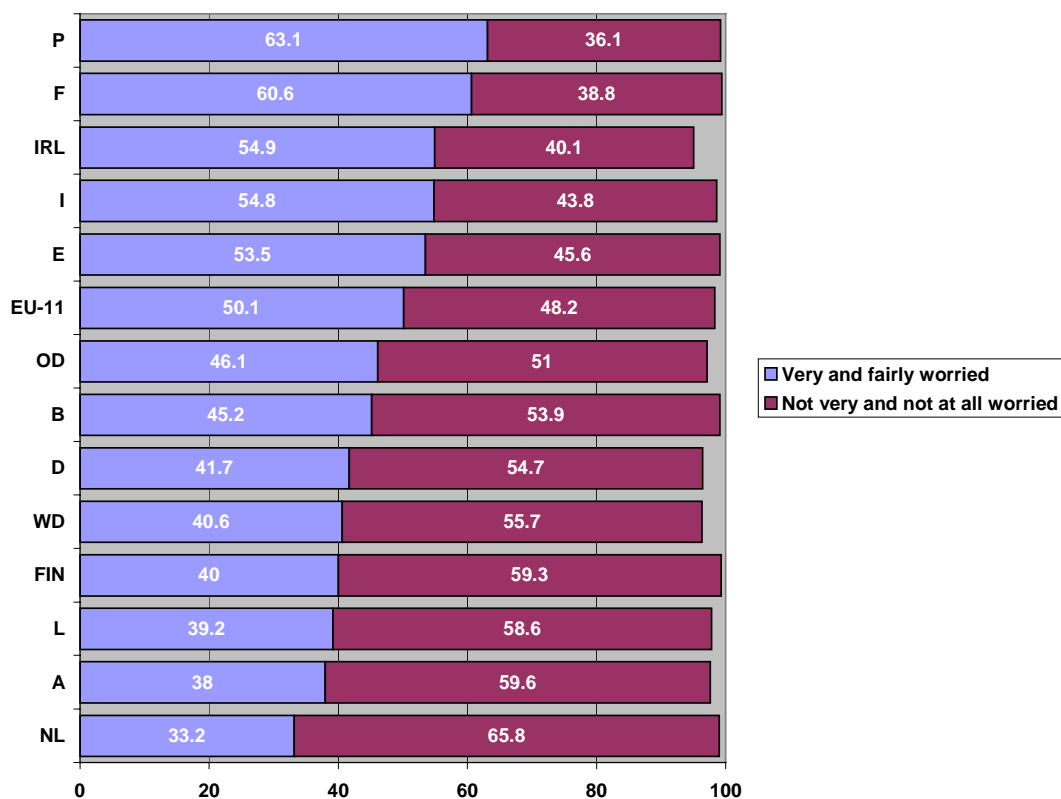
Country	Very worried	Fairly worried	Not very worried	Not at all worried	DNK	Average
B	16.9	33.2	29.4	19.3	0.9	2.48
WD	10.7	28.8	35.9	20.9	3.1	2.30
D	10.8	29.2	35.9	20.7	2.9	2.31
OD	11.4	30.4	36.0	20.0	2.1	2.34
E	19.4	36.0	38.0	12.4	1.4	2.63
F	26.1	35.4	22.7	15.3	0.5	2.73
IRL	17.5	39.5	26.3	13.2	3.5	2.64
I	22.8	37.0	29.8	9.5	0.9	2.74
L	13.2	30.4	24.0	30.2	2.1	2.27
NL	6.7	28.1	50.2	13.9	1.1	2.28
A	15.7	28.8	33.7	18.8	3.0	2.43
P	28.1	34.7	25.9	9.9	1.4	2.82
FIN	10.8	36.0	32.7	19.9	0.6	2.38
EU-11	18.2	33.4	31.3	15.3	1.6	2.55

Q.75.3. For each of the following aspects linked to the introduction of euro coins and notes, would you say you are very worried, fairly worried, not very worried or not at all worried about (SHOW CARD) – MAKING A MISTAKE IN MENTALLY CONVERTING EUROS INTO (NATIONAL CURRENCY)

Variables	Very worried	Fairly worried	Not very worried	Not at all worried	DNK	Average
Sex						
Men	12.8	30.9	35.6	19.1	1.4	2.38
Women	23.3	35.8	27.3	11.8	1.7	2.72
Age						
15-24	14.5	31.0	35.3	17.2	1.8	2.44
25-39	13.3	33.6	34.5	17.4	0.9	2.43
40-54	14.4	34.0	33.1	17.0	1.4	2.46
55+	27.0	34.0	25.3	11.4	2.2	2.78
Level of education						
<= 15	30.4	37.2	23.1	6.8	2.4	2.94
16-19	15.2	34.0	32.8	16.2	1.5	2.49
20+	10.2	27.0	38.8	23.3	0.7	2.24
Occupation						
Self-employed	16.5	29.0	35.8	18.1	0.5	2.44
Management	7.0	35.3	39.3	27.1	0.9	2.12
White-collar	11.3	32.0	38.0	17.3	1.4	2.38
Manual worker	15.8	37.2	31.7	13.7	1.4	2.56
Keeping house	24.9	38.3	25.5	9.2	2.1	2.81
Not working	18.2	32.4	33.7	13.9	1.8	2.56
Pensioner	30.5	33.0	22.8	11.0	2.5	2.85
Student	9.1	33.1	35.0	21.3	1.1	2.31
Media use index						
+++	11.9	31.7	37.1	17.8	1.3	2.38
++	18.3	35.1	28.9	15.5	2.0	2.57
--	28.0	33.9	25.5	11.3	1.3	2.80
---	25.9	34.9	25.7	11.3	2.3	2.77
Opinion of the EU						
Good thing	12.8	31.7	36.1	18.1	1.0	2.40
Neither good nor bad thing	22.2	36.6	28.5	11.3	1.4	2.71
Bad thing	25.9	33.7	21.6	16.1	2.7	2.71
Role of the EU						
Increased	15.3	32.9	33.5	17.5	0.7	2.46
Reduced	19.7	34.1	28.1	17.1	0.8	2.57
The same	18.3	34.0	32.3	13.2	2.1	2.59
EU15	16.7	28.4	32.9	18.8	2.9	2.44

3.4 Being cheated by retailers

“Being cheated when getting your change” scored an average of 2.53. The pattern was the same as for the two previous questions with some small variations: peaks in Portugal (2.84), France (2.69), Ireland (2.67), Italy (2.65) and Spain (2.63), with the lowest averages in Luxembourg (2.02), the Netherlands and Finland (each with 2.23).



Q.75.4. For each of the following aspects linked to the introduction of euro coins and notes, would you say you are very worried, fairly worried, not very worried or not at all worried about (SHOW CARD) – BEING CHEATED WHEN GETTING YOUR CHANGE

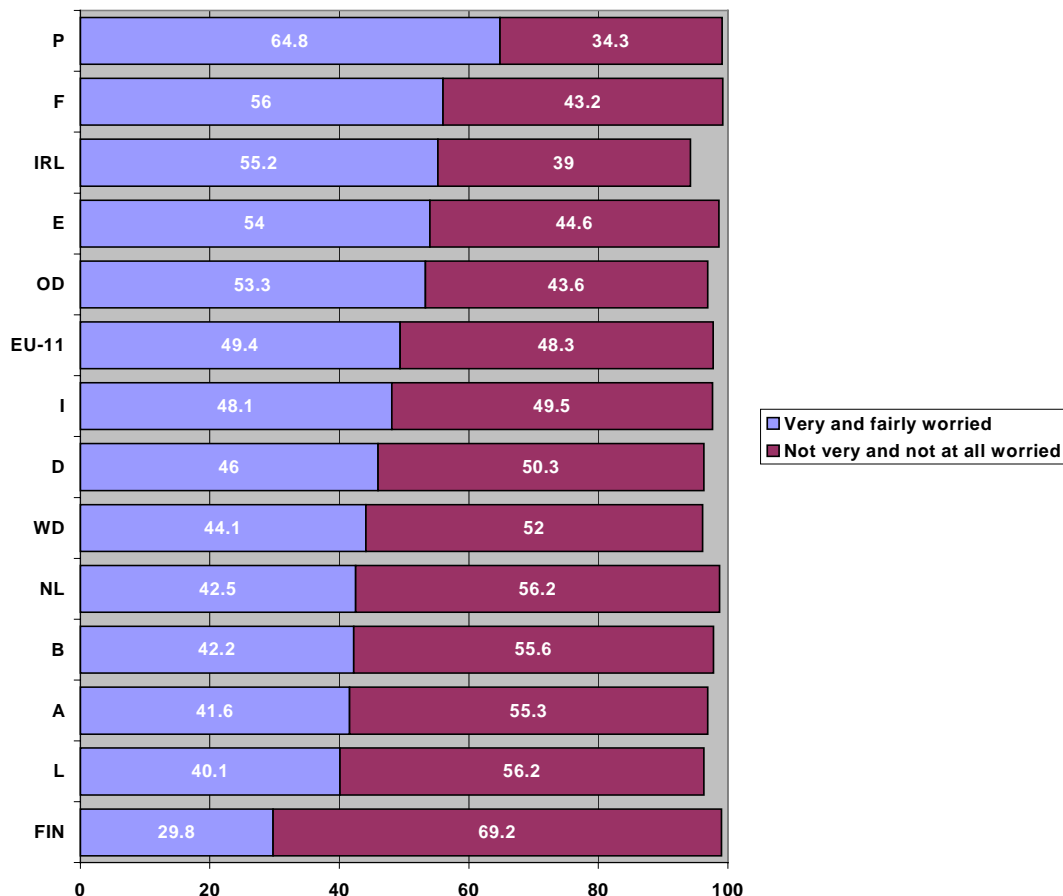
Country	Very worried	Fairly worried	Not very worried	Not at all worried	DNK	Average
B	17.5	27.7	34.4	19.5	0.7	2.44
WD	14.8	25.8	33.9	21.8	3.6	2.35
D	14.5	27.2	33.9	20.8	3.4	2.37
OD	13.3	32.8	34.2	16.8	2.7	2.44
E	21.8	31.7	32.7	12.9	1.0	2.63
F	24.7	35.9	22.4	16.4	0.5	2.69
IRL	21.4	33.5	27.1	13.0	5.0	2.67
I	23.1	31.7	29.7	14.1	1.3	2.65
L	12.8	26.4	26.6	32.0	2.2	2.20
NL	6.9	26.3	48.7	17.1	0.8	2.23
A	14.4	23.6	35.4	24.2	2.5	2.29
P	30.3	32.8	25.9	10.2	0.9	2.84
FIN	11.8	28.2	30.3	29.0	0.7	2.23
EU-11	19.5	30.6	31.1	17.1	1.7	2.53

Q.75.4. For each of the following aspects linked to the introduction of euro coins and notes, would you say you are very worried, fairly worried, not very worried or not at all worried about (SHOW CARD) – BEING CHEATED WHEN GETTING YOUR CHANGE

Variables	Very worried	Fairly worried	Not very worried	Not at all worried	DNK	Average
Sex						
Men	14.8	28.9	33.8	20.8	1.5	2.38
Women	23.9	32.1	28.5	13.6	1.9	2.68
Age						
15-24	18.2	28.1	32.2	19.0	2.3	2.47
25-39	15.5	28.7	33.8	20.4	1.5	2.40
40-54	16.1	31.2	33.7	18.1	0.9	2.46
55+	26.1	33.0	26.2	12.5	2.2	2.74
Level of education						
<= 15	30.9	33.7	24.8	8.3	2.3	2.89
16-19	16.6	31.3	32.7	17.5	1.8	2.48
20+	10.8	25.4	36.8	26.0	1.0	2.21
Occupation						
Self-employed	12.8	28.5	36.0	21.8	0.9	2.33
Management	9.8	23.4	36.8	29.5	0.2	2.14
White-collar	12.3	27.3	39.8	18.9	1.6	2.33
Manual worker	18.6	32.8	32.5	14.3	1.8	2.57
Keeping house	27.0	33.8	24.8	11.8	2.6	2.78
Not working	21.9	29.6	32.0	15.2	1.3	2.59
Pensioner	29.0	33.3	23.1	12.2	2.4	2.81
Student	14.3	28.6	31.3	23.9	1.4	2.34
Media use index						
+++	14.6	28.2	35.0	20.1	2.1	2.38
++	19.5	31.5	30.1	17.0	1.8	2.55
--	27.4	33.0	26.4	12.3	0.9	2.76
---	25.2	32.9	26.4	13.7	1.9	2.71
Opinion of the EU						
Good thing	14.8	28.4	34.1	21.5	1.2	2.37
Neither good nor bad thing	22.5	33.5	29.9	12.6	1.5	2.67
Bad thing	29.2	33.0	23.3	11.4	2.8	2.82
Role of the EU						
Increased	16.9	28.7	33.1	20.4	1.0	2.42
Reduced	22.7	32.0	28.9	14.6	1.6	2.64
The same	19.7	31.1	32.1	15.1	1.9	2.57
EU15	16.7	26.3	33.9	19.5	3.0	2.42

3.5 Being cheated by retailers when they set prices in euros

On this aspect, too, there was little change. The average for the eleven was 2.52. Finland (2.04) again had the lowest average, ahead of Luxembourg (2.24). Portugal held its place at the top of the scale (2.86), this time followed by Ireland (2.69), Spain and France (each with 2.63).



Q.75.5. For each of the following aspects linked to the introduction of euro coins and notes, would you say you are very worried, fairly worried, not very worried or not at all worried about (SHOW CARD) – BEING CHEATED BY RETAILERS WHEN THEY SET PRICES IN EUROS

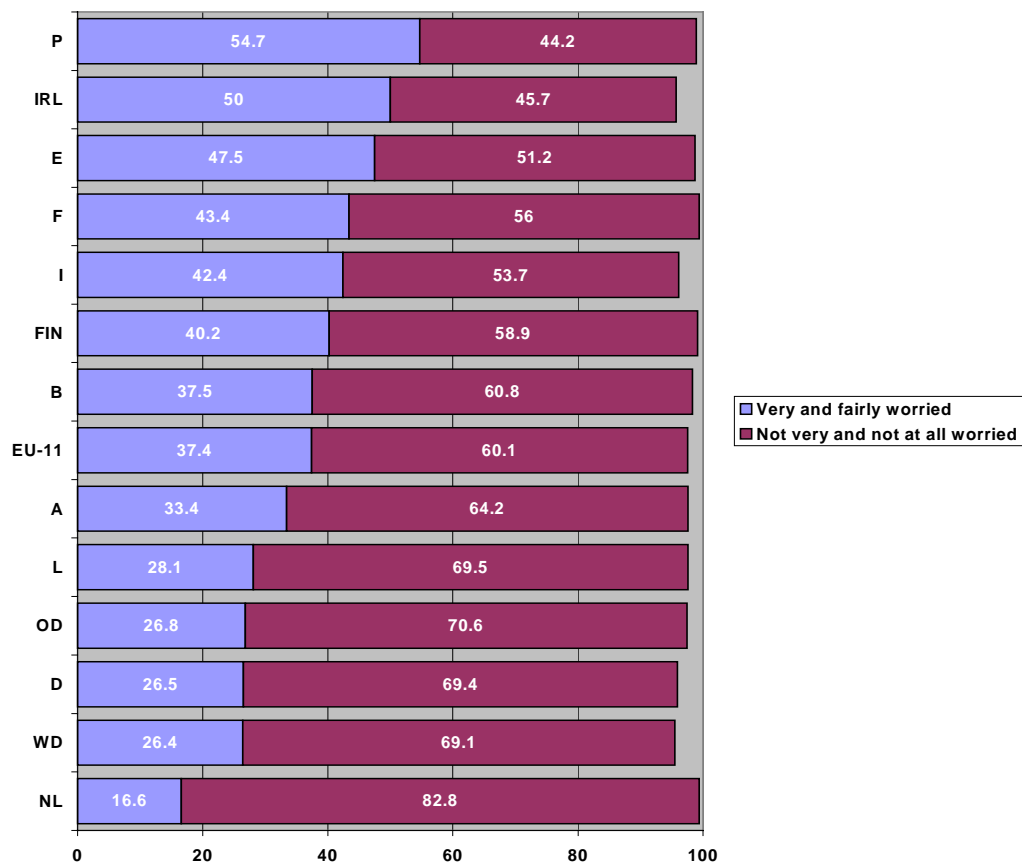
Country	Very worried	Fairly worried	Not very worried	Not at all worried	DNK	Average
B	16.0	26.2	35.4	20.2	1.6	2.39
WD	15.1	29.0	29.9	22.1	3.7	2.38
D	15.6	30.4	29.7	20.6	3.5	2.42
OD	17.5	35.8	28.6	15.0	3.1	2.58
E	21.7	32.3	30.8	13.8	1.4	2.63
F	21.8	34.2	28.0	15.2	0.8	2.63
IRL	23.3	31.9	25.9	13.1	5.8	2.69
I	19.5	28.6	34.7	14.8	2.3	2.54
L	12.6	27.5	26.4	29.8	3.7	2.24
NL	10.7	31.8	44.9	11.3	1.3	2.42
A	15.9	25.7	34.0	21.3	3.1	2.37
P	29.9	34.9	24.5	9.8	0.9	2.86
FIN	8.6	21.2	35.3	33.9	1.1	2.04
EU-11	18.6	30.8	31.5	16.8	2.2	2.52

Q.75.5. For each of the following aspects linked to the introduction of euro coins and notes, would you say you are very worried, fairly worried, not very worried or not at all worried about (SHOW CARD) – BEING CHEATED BY RETAILERS WHEN THEY SET PRICES IN EUROS

Variables	Very worried	Fairly worried	Not very worried	Not at all worried	DNK	Average
Sex						
Men	15.2	30.3	32.6	20.1	1.6	2.41
Women	21.8	31.3	30.5	13.7	2.7	2.63
Age						
15-24	17.1	28.6	32.9	18.9	2.2	2.45
25-39	15.8	30.2	33.6	18.6	1.7	2.44
40-54	16.1	30.5	33.5	18.5	1.4	2.45
55+	23.7	32.7	27.6	12.9	3.1	2.69
Level of education						
<= 15	28.2	33.2	26.0	9.5	3.0	2.83
16-19	16.6	31.3	32.6	17.4	2.0	2.48
20+	10.3	27.5	36.9	23.8	1.5	2.25
Occupation						
Self-employed	12.8	25.0	36.6	23.9	1.7	2.27
Management	9.0	27.4	36.2	26.6	0.7	2.19
White-collar	11.9	29.2	40.5	16.9	1.5	2.37
Manual worker	18.7	34.2	30.8	14.1	2.1	2.59
Keeping house	26.1	31.4	27.5	12.0	3.0	2.74
Not working	20.8	28.9	31.9	16.9	1.6	2.54
Pensioner	25.9	33.4	24.6	12.8	3.4	2.75
Student	14.9	28.3	32.9	22.0	1.5	2.37
Media use index						
+++	14.1	31.5	33.3	18.7	2.3	2.42
++	19.1	30.1	31.3	17.3	2.1	2.52
--	24.8	30.4	30.0	13.4	1.5	2.67
---	24.8	31.6	26.9	11.9	4.5	2.73
Opinion of the EU						
Good thing	14.4	28.6	34.4	20.9	1.6	2.37
Neither good nor bad thing	20.9	33.5	30.6	12.8	2.2	2.64
Bad thing	31.0	34.5	22.0	9.8	2.4	2.89
Role of the EU						
Increased	15.4	28.8	35.0	19.6	1.1	2.41
Reduced	25.1	34.3	24.9	14.1	1.4	2.72
The same	18.8	32.1	30.6	15.4	3.0	2.56
EU15	18.8	29.3	32.0	17.2	2.2	2.51

3.6 Having difficulty in understanding bills, payslips or statements, etc. in euros

People were a little less worried about this aspect, the average dropping to 2.27. Two countries were below 2: the Netherlands (1.92) and Luxembourg (1.94), ahead of Germany (2.02). The same countries were at the top of the list as for the previous aspects: Portugal (2.67), Ireland (2.54) and Spain (2.51).



Q.75.6. For each of the following aspects linked to the introduction of euro coins and notes, would you say you are very worried, fairly worried, not very worried or not at all worried about (SHOW CARD) – HAVING DIFFICULTIES IN UNDERSTANDING YOUR BILLS, YOUR PAYSLEPS OR YOUR STATEMENTS IN EUROS

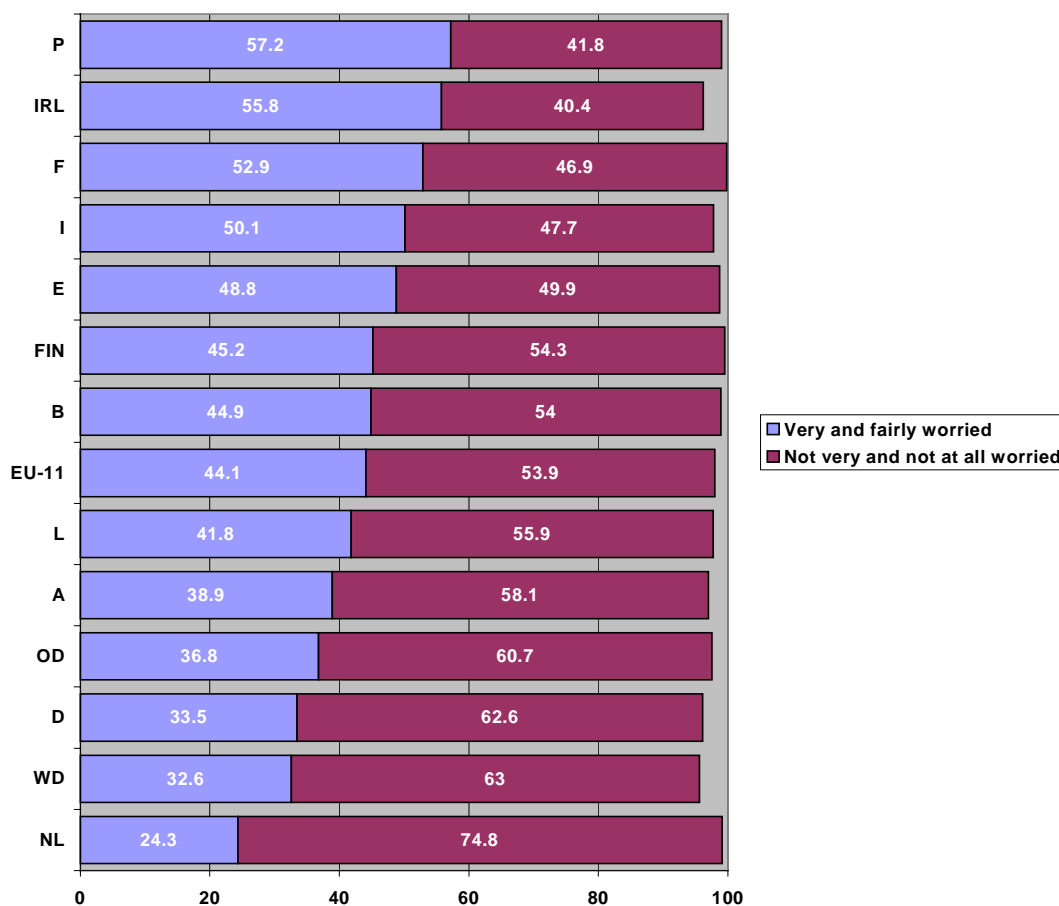
Country	Very worried	Fairly worried	Not very worried	Not at all worried	DNK	Average
B	13.1	24.4	35.5	25.3	1.6	2.26
WD	7.4	19.0	37.3	31.8	4.2	2.02
D	7.3	19.2	37.7	31.7	3.8	2.02
OD	7.0	19.8	39.1	31.5	2.3	2.02
E	18.8	28.7	35.0	16.2	1.3	2.51
F	15.8	27.6	29.4	26.6	0.5	2.33
IRL	17.4	32.6	30.2	15.5	4.3	2.54
I	16.0	26.4	36.8	16.9	4.0	2.43
L	7.2	20.9	27.9	41.6	2.4	1.94
NL	3.4	13.2	55.2	27.6	0.5	1.92
A	12.1	21.3	35.2	29.0	2.4	2.17
P	24.7	30.0	31.3	12.9	1.1	2.67
FIN	9.2	31.0	32.5	26.4	0.8	2.23
EU-11	13.2	24.2	35.9	24.2	2.4	2.27

Q.75.6. For each of the following aspects linked to the introduction of euro coins and notes, would you say you are very worried, fairly worried, not very worried or not at all worried about (SHOW CARD) – HAVING DIFFICULTIES IN UNDERSTANDING YOUR BILLS, YOUR PAYSLIPS OR YOUR STATEMENTS IN EUROS

Variables	Very worried	Fairly worried	Not very worried	Not at all worried	DNK	Average
Sex						
Men	9.8	20.4	39.0	28.8	1.9	2.11
Women	16.4	27.8	32.9	19.9	2.9	2.42
Age						
15-24	9.6	22.1	38.8	25.6	3.5	2.16
25-39	9.5	23.1	39.3	26.3	1.7	2.16
40-54	10.0	25.3	36.4	26.9	1.4	2.19
55+	20.4	25.5	31.0	19.6	3.3	2.48
Level of education						
<= 15	24.1	29.8	30.1	12.1	3.8	2.69
16-19	10.5	23.6	37.9	26.1	1.8	2.19
20+	5.3	18.8	39.5	35.2	1.2	1.94
Occupation						
Self-employed	9.7	24.5	35.8	29.0	1.0	2.15
Management	3.5	17.5	40.8	37.4	0.5	1.87
White-collar	6.6	20.5	43.7	27.9	1.4	2.06
Manual worker	13.2	27.0	37.1	20.5	2.1	2.34
Keeping house	19.1	28.8	32.1	17.1	2.9	2.51
Not working	12.2	23.9	38.3	23.4	2.1	2.25
Pensioner	22.4	24.8	28.5	19.9	4.2	2.52
Student	6.6	21.2	37.8	30.5	3.5	2.04
Media use index						
+++	7.9	22.7	39.4	28.0	1.9	2.11
++	13.8	23.0	35.3	24.9	2.8	2.26
--	20.8	28.0	31.5	17.5	2.2	2.53
---	19.5	29.0	29.5	17.7	4.1	2.53
Opinion of the EU						
Good thing	9.1	21.4	38.7	29.2	1.5	2.11
Neither good nor bad thing	15.8	27.9	35.6	17.9	2.6	2.43
Bad thing	21.3	26.3	26.9	22.8	2.6	2.47
Role of the EU						
Increased	10.2	22.4	38.2	27.7	1.4	2.15
Reduced	14.8	26.5	32.4	24.4	1.8	2.32
The same	13.6	24.7	37.9	21.0	2.7	2.32
EU15	11.6	27.2	33.3	24.4	3.2	2.27

3.7 Having difficulty in remembering prices in euros

The Dutch (2.08) and West Germans (2.12 compared with a national German average of 2.14) were the least worried about this aspect. The EU-11 average was 2.38, again swelled in large part by Portugal (2.70), Ireland (2.62) and France (2.52).



Q.75.7. For each of the following aspects linked to the introduction of euro coins and notes, would you say you are very worried, fairly worried, not very worried or not at all worried about (SHOW CARD) – HAVING DIFFICULTIES IN REMEMBERING PRICES IN EUROS

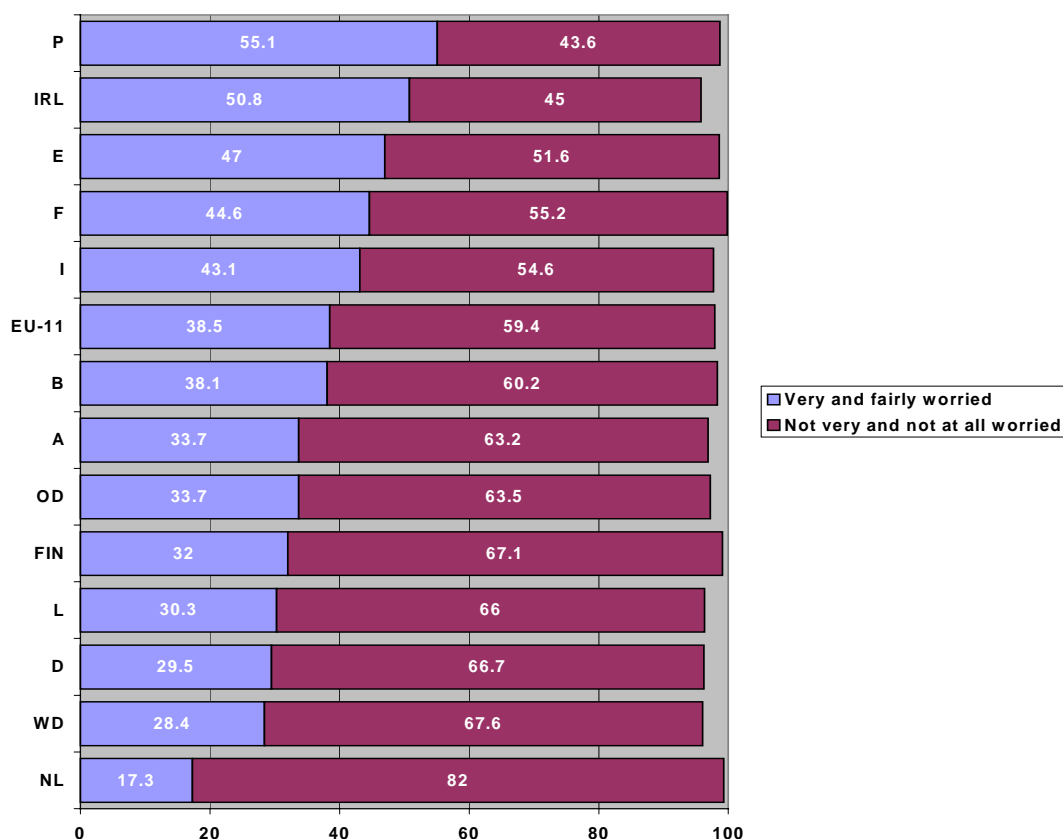
Country	Very worried	Fairly worried	Not very worried	Not at all worried	DNK	Average
B	15.7	29.2	33.4	20.6	1.0	2.40
WD	8.7	23.9	33.3	29.7	4.1	2.12
D	8.8	24.7	33.8	28.8	3.7	2.14
OD	9.0	27.8	35.4	25.3	2.2	2.21
E	17.6	31.2	33.6	16.3	1.3	2.51
F	18.5	34.4	27.6	19.3	0.3	2.52
IRL	18.2	37.6	26.3	14.1	3.8	2.62
I	16.8	33.3	30.3	17.4	2.1	2.51
L	8.8	33.0	24.0	31.9	2.3	2.19
NL	3.8	20.5	54.9	19.9	0.9	2.08
A	15.4	23.5	32.3	25.8	2.9	2.29
P	25.0	32.2	29.2	12.6	1.0	2.70
FIN	10.3	34.9	30.9	23.4	0.5	2.32
EU-11	14.4	29.7	32.6	21.3	2.0	2.38

Q.75.7. For each of the following aspects linked to the introduction of euro coins and notes, would you say you are very worried, fairly worried, not very worried or not at all worried about (SHOW CARD) – HAVING DIFFICULTIES IN REMEMBERING PRICES IN EUROS

Variables	Very worried	Fairly worried	Not very worried	Not at all worried	DNK	Average
Sex						
Men	9.7	27.0	35.5	25.8	1.9	2.21
Women	18.7	32.2	29.9	17.1	2.1	2.54
Age						
15-24	9.1	26.4	36.4	25.1	2.9	2.20
25-39	10.1	27.7	35.2	24.9	1.9	2.23
40-54	11.4	31.1	34.2	21.9	1.3	2.32
55+	22.8	32.0	27.2	15.8	2.1	2.63
Level of education						
<= 15	25.8	34.7	25.8	11.3	2.4	2.77
16-19	11.4	29.5	34.9	22.1	2.1	2.31
20+	7.1	24.3	37.2	30.2	1.1	2.08
Occupation						
Self-employed	11.1	27.5	38.0	21.6	1.8	2.29
Management	4.1	22.1	37.8	34.6	1.0	1.96
White-collar	7.9	29.1	36.6	24.6	1.9	2.21
Manual worker	13.0	31.7	34.1	19.1	2.1	2.39
Keeping house	21.2	34.8	27.2	14.8	2.0	2.64
Not working	13.7	26.5	35.1	23.2	1.5	2.31
Pensioner	25.3	31.4	25.5	15.4	2.3	2.68
Student	6.1	26.4	34.5	30.2	2.4	2.09
Media use index						
+++	9.7	26.5	37.0	24.6	2.1	2.22
++	14.4	30.7	30.6	22.2	2.0	2.38
--	21.8	32.6	28.9	15.4	1.4	2.62
---	19.8	36.5	26.9	13.2	3.5	2.65
Opinion of the EU						
Good thing	9.7	27.3	35.9	25.8	1.2	2.21
Neither good nor bad thing	17.0	33.1	32.3	15.5	2.0	2.53
Bad thing	24.8	30.9	21.7	19.2	3.1	2.63
Role of the EU						
Increased	11.2	28.0	34.6	25.3	0.9	2.25
Reduced	16.6	32.4	28.2	21.3	1.3	2.45
The same	14.7	30.8	34.7	17.2	2.5	2.44
EU15	11.0	31.6	30.0	24.3	2.7	2.30

3.8 Having difficulty in comparing prices in euros between shops

With an average of 2.28, the scores for this aspect were very similar to those for the previous question.



Q.75.8. For each of the following aspects linked to the introduction of euro coins and notes, would you say you are very worried, fairly worried, not very worried or not at all worried about (SHOW CARD) – HAVING DIFFICULTIES IN COMPARING PRICES IN EUROS BETWEEN SHOPS

Country	Very worried	Fairly worried	Not very worried	Not at all worried	DNK	Average
B	13.6	24.5	34.1	26.1	1.5	2.26
WD	9.7	18.7	35.3	32.3	3.6	2.06
D	9.8	19.7	35.6	31.1	3.4	2.08
OD	9.9	23.8	36.7	26.8	2.6	2.17
E	17.2	29.8	34.9	16.7	1.5	2.48
F	17.4	27.2	28.5	26.7	0.2	2.35
IRL	17.5	33.3	28.7	16.3	4.2	2.54
I	14.5	28.6	33.8	20.8	2.4	2.38
L	6.6	23.7	26.9	39.1	3.7	1.98
NL	3.3	14.0	53.8	28.2	0.7	1.92
A	12.5	21.2	33.3	29.9	3.1	2.17
P	23.9	31.2	29.5	14.1	1.3	2.66
FIN	7.6	24.4	32.2	34.9	0.9	2.05
EU-11	13.6	24.9	34.2	25.2	2.0	2.28

Q.75.8. For each of the following aspects linked to the introduction of euro coins and notes, would you say you are very worried, fairly worried, not very worried or not at all worried about (SHOW CARD) – HAVING DIFFICULTIES IN COMPARING PRICES IN EUROS BETWEEN SHOPS

Variables	Very worried	Fairly worried	Not very worried	Not at all worried	DNK	Average
Sex						
Men	8.9	22.3	36.5	30.4	1.7	2.10
Women	18.0	27.3	32.1	20.3	2.2	2.44
Age						
15-24	9.1	20.7	39.1	28.9	2.0	2.10
25-39	10.0	22.7	36.5	28.9	1.7	2.14
40-54	10.4	26.9	34.8	26.5	1.4	2.22
55+	21.4	27.4	29.3	19.2	2.7	2.52
Level of education						
<= 15	24.2	31.3	28.3	13.3	2.9	2.68
16-19	10.9	25.0	36.5	25.6	1.8	2.22
20+	6.7	17.7	37.4	36.8	1.3	1.94
Occupation						
Self-employed	10.5	24.0	36.0	27.4	2.0	2.18
Management	4.7	14.8	41.3	38.7	0.5	1.85
White-collar	7.4	24.5	38.4	28.0	1.7	2.11
Manual worker	12.2	26.0	37.4	22.2	2.0	2.29
Keeping house	19.0	32.5	27.6	17.7	3.2	2.55
Not working	14.8	22.1	34.4	26.9	1.4	2.25
Pensioner	24.0	27.2	27.2	19.1	2.4	2.58
Student	6.2	19.2	36.5	36.3	1.5	1.95
Media use index						
+++	9.3	23.3	37.1	28.3	1.9	2.14
++	13.7	23.0	34.2	26.8	2.2	2.24
--	20.4	30.3	29.7	18.0	1.4	2.54
---	19.3	28.0	30.1	20.1	2.3	2.48
Opinion of the EU						
Good thing	8.9	22.7	36.2	30.7	1.3	2.10
Neither good nor bad thing	16.7	27.5	35.0	18.7	2.1	2.43
Bad thing	23.6	26.5	26.4	20.9	2.6	2.54
Role of the EU						
Increased	10.2	23.2	35.2	30.4	1.1	2.13
Reduced	16.3	26.6	32.9	22.8	1.2	2.37
The same	14.7	25.1	36.6	20.7	2.5	2.35
EU15	11.2	23.9	37.6	23.7	3.0	2.24

