

# Hofstede: The Value Structure of Forty European Societies

## An exploratory approach based on Geert Hofstede's theory

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## Summary

Theories addressing human needs and values have held a prominent position in the field of social sciences for an extended period, going back several decades (Hoffman, 1988). Despite the diversity in terms of approach and practical applications, these theories share a unifying goal: to decipher the essential principles that underlie human behaviour, the decisions made, and the aspirations pursued (Tay & Diener, 2011). In this series of reports, four representative theories are examined: Abraham Maslow's Hierarchy of Needs Theory, Milton Rokeach's Theory of Types of Values, Shalom Schwartz's Theory of Value Structure, and Geert Hofstede's Theory of Cultural Values. Through their respective approaches, these theories provide insight into the intricate web of values and needs that make up the human experience (Kenrick et al., 2010).

This report examines Geert Hofstede's theory and its potential empirical application in various European societies, using the securities data collected in Eurobarometer 98.2 (2023). Given the nature of the data, which were collected for other purposes, the analysis is exploratory and necessarily fragmentary. In relation to the exploratory application of other simpler models, Hofstede's model contains six dimensions defined on the basis of alternative subdimensions. Given that the number of values asked about in the questionnaire is limited, and they are also predefined, the increase in the variability to be measured has an impact on the ability to measure. A limitation that comes from the lack of variables that collect enough values to operationalize all dimensions.

In this sense, in general, the more dimensions to be measured, the more exploratory, as fragmented, the measurement will be. On the positive side, however, it should be noted that such fragmentation applies in a similar way in all the countries considered; On the negative side, the dimensions that cannot be measured are the most prominent in some of the countries, transferring to others the weight (as relative percentages) that would correspond to them.

The research pursues two main objectives. The first is to design and evaluate the results of an exploratory measurement based on Geert Hofstede's model. The second

objective is to provide useful information for application in different societies. The analysis has identified significant patterns in several of the societies studied. In particular, this study observes the existence of a socio-demographic or ideological basis that underlies the value structure of some of the societies considered. This provides an opportunity for researchers with a deeper understanding of the historical experiences of such societies to deepen this relationship.

The measurement obtained has been adjusted according to two dimensions. The first dimension refers to the socio-demographic and economic conditions of the respondents, considering variables such as gender, age, and economic difficulties. Economic hardship can be interpreted as an indirect indicator of social position. The second dimension of an ideological nature considers the variable of ideological positioning on a scale from left to right.

In order to facilitate the analysis individualized by country, this control has been included for each of them. When carrying out this analysis, it is important to consider at least two conditions. The first concerns age ranges. Age can be indicative of belonging to a generation, an age cohort, as well as the aging process. These three factors can lead to cross-interpretations. For example, a linear association may reflect psychological maturation, but also belonging to different generations or cohorts. And vice versa. The absence of a relationship may be due to the fact that the established age ranges combine people from different generations, which blurs the generational effect. Researchers interested in digging deeper into a specific country are advised to assess which age ranges best reflect the generational dimension for each country.

As for ideology, it is grouped into three intervals, identifying the left with positions 1 to 4, the centre with positions 5 and 6, and the right with positions 7 to 10. It is well known that each society defines itself politically with specific referents, such as the alternative scales of liberal and conservative. This analysis is indicative, so it is advisable to consider the system of ideological categories of each country.

However, there are a number of interesting conclusions to be drawn. Unlike dichotomous models, such as Rokeach, models with more than two dimensions show a differentiated sociodemographic structural basis according to which values. The

value system appears to be associated with different social realities according to their content. Thus, in Hofstede's model, the economic situation tends to be associated with the dimension of uncertainty, that of femininity with gender or age. Age, as a generation, is associated with the greater presence of restriction or indulgence, expressing different cultural climates of socialization. Power, individualism, and collectivism have their best association with ideological location.

In short, it is observed how the configuration of the value system is conditioned by different sources and social situations. In this sense, the question arises: how is the internal balance of the value system established? Which values are coherent with each other, and which generate dissonance? Is there a relationship between social crises and internal conflicts between the dimensions that shape the value system?

In any case, the results are in line with Hofstede's argument that the dimensions that make up the value system are stable, although they modify their intensity (cultural prevalence) as a function of social change.

However, as far as this report is concerned, it can be concluded provisionally and exploratorily that there is a greater or lesser relationship between the Hofstede scale and the dimensions considered, either with the objective sociodemographic and economic dimension or with the ideological dimension. Of the forty societies considered, 33 of them show an association between the values of the Hofstede model and the dimensions of political ideology. In 30 countries, there is evidence of a generational structure, in 31 an effect of economic position, and in 17 societies there are gender differences. Thus, it can be observed that values are more closely linked to subjective variables of an ideological nature. However, the effect of generational change and the diffusion of different values depending on the economic situation of the interviewees is very significant.

In Switzerland, Cyprus, Slovakia, Poland, Finland, the United Kingdom, Luxembourg, and the Netherlands, it can be seen that the Hofstede value model is associated, in some of its dimensions, with the five variables considered. In short, in these societies the structure of values is clearly referenced in the social and ideological

structure, the latter expressed in terms of political ideology. It cannot be forgotten that political ideology is, among other things, a way of seeing the world.

Certainly, the existence of a greater number of axiological dimensions facilitates the association between any of them and the control variables considered. In general, value models that contain greater diversity offer a greater number of points of contact with sociodemographic and ideological control variables.

Due to their specialization and dedication, it is not possible to analyse each of these societies. Among the reasons already mentioned, each researcher must decide, based on the historical experience of each country, how the generations succeed each other. Obviously, the historical experience is not the same in the countries of Eastern Europe compared to the West, nor between late democracies such as Spain, Greece, or Portugal and those that did not experience dictatorships after World War II.

However, this analysis provides a basis for the development of other studies at the national level by identifying which variables are significant for further study.

## **1. Introduction**

Geert Hofstede developed in the 1980s a theory that provides a framework for understanding cultural differences across several key dimensions (Hofstede, 1984). These dimensions, though simplified, provide a powerful framework for understanding cultural differences and predicting behaviours in cross-cultural contexts (Hofstede, 1980). Hofstede's theory of cultural dimensions, developed by Dutch management researcher Geert Hofstede, is a framework used to understand cultural differences between countries.

Hofstede originally identified four cultural dimensions, which were later expanded to six, based on an extensive survey of IBM employees in more than 50 countries. According to the author, these dimensions represent universal aspects in which cultures differ from each other.

Hofstede's proposed original dimensions include:

Distance to Power (PDI): Measures how societies address inequalities between people. Consider the extent to which inequality and power are tolerated. A distance to high power index indicates that a culture accepts inequality and power differentials, fosters bureaucracy, and shows high respect for rank and authority. Some cultures accept a steeper hierarchy, while others seek more equality.

*Individualism vs. Collectivism (IDV)*: Reflects the relationship between individuals and their groups of belonging. Individualistic cultures value autonomy and self-expression, while collectivist cultures emphasize group harmony and family relationships. This dimension considers the degree to which societies are integrated into groups and their perceived obligations and dependence on groups.

*Masculinity vs. Femininity (MAS)*: It deals with gender roles and how societies value characteristics such as competitiveness (masculinity) versus cooperation and care (femininity). It is a psychological dimension that considers femininity versus masculinity, understanding the masculine as aggressiveness and competitiveness while the feminine represents care and cooperation. It is in these terms that societies or social groups can be more masculine or feminine. Indirectly, their greater or lesser femininity can be observed through the distribution of roles between the genders within a culture.

*Uncertainty Avoidance (UAI)*: Indicates a society's comfort level with ambiguity and uncertainty. Some cultures look for structure and clear rules, while others are more tolerant of ambiguity.

Subsequently, Hofstede and colleagues added other dimensions, such as Long-term vs. short-term orientation and Indulgence vs. Restriction (Hofstede et al., 2011).

*Long-Term Orientation vs. Short-Term Orientation (LTO)*: Describes how societies maintain links to their past while facing the challenges of the present and future, with long-term oriented societies being more pragmatic and future-oriented. This dimension describes how each society has to maintain some links with its own past while facing the challenges of the present and the future.



*Restriction vs. Indulgence (IVR)*: Indicates the degree to which people try to control their desires and drives based on the way they were socialized. This dimension is defined as the degree to which people try to control their desires and impulses.

Each of these dimensions exists on a continuum from low to high, and each country exhibits varying degrees of multiple traits. The theory suggests that cultural values are social constructs, which are ideas in the world developed by people, and can differ between different groups and change as time passes.

Hofstede's six key dimensions, a) distance from power, b) avoidance of uncertainty, c) individualism-collectivism, d) masculinity-femininity, and e) short-term vs. long-term orientation and f) restriction vs. indulgence allow different countries and cultures to be compared. The degree to which individual countries share key dimensions depends on several factors, such as shared language and geographic location. Hofstede's cultural dimensions are widely used to understand etiquette and facilitate communication between cultures in areas ranging from business to diplomacy.

Hofstede's theory has been fundamental in fields such as intercultural management, marketing, and international relations (Hofstede, 2001). However, it has also faced criticism, particularly regarding the generalization of national cultures and the rigidity of dimensions. Cultural dimensions are oversimplified and do not fully capture the complexity of cultures (McSweeney, 2002). Thus, it is important to note that although these dimensions provide a useful framework for understanding cultural differences, they are neither definitive nor exhaustive. Cultures are complex systems with many interrelated parts, and this theory is just one lens through which to view them.

Despite its widespread use, Hofstede's theory has been criticized for its methodology and for overlooking historical and political context. Some critics argue that the theory oversimplifies cultural differences and reduces cultures to static categories. Others point out that the theory is based on data from a single company (IBM) and may not be representative of entire nations or cultures (Baskerville, 2003). Despite these criticisms, his theory remains a benchmark in the study of cultural differences (Taras et al., 2010). In conclusion, Hofstede's Theory of Cultural Dimensions provides a

valuable framework for understanding cultural differences. However, like any theory, it has its limitations and should be used as one of the many tools in our kit for understanding human behaviour.

## **2. Objectives, operationalization and data**

The first objective of this study is to evaluate the value structures proposed by Hofstede using the lists of values contained in the Eurobarometer questionnaires. These are personal values prioritized by the interviewees. Undoubtedly, this is exploratory research that presents methodological challenges. However, since categorization is applied in the same way in all countries, it provides a panoramic comparative view.

The second objective is to use measurement to determine whether or not there are associations with fundamental variables. Again, due to the large number of countries, this exploration offers basic clues for other researchers, more familiar with their own country and their historical experiences, to deepen the study.

The purpose of the measurement is mainly descriptive, although the validity of these measurements is evaluated by comparing them with other variables of an ideological nature, such as self-positioning on an ideological scale from left to right. It is crucial to highlight, in relation to the implementation of the models considered, the limitations that arise in their use as an empirical measurement. In this sense, it is important to mention that the models are not fully operationalized, since variables may be missing to measure some dimension considered in the specification; In addition, the correspondence between the theoretical concept and the value for which it is asked is established deductively. Therefore, a "proxy" application is made to the measured variables. Both elements reflect the exploratory nature of the research.

Another aspect to consider is the comparison between countries, i.e., the usefulness of the models to compare between societies. Thus, Maslow's and Rokeach's theories propose universal value structures (in the form of aspirations or motivations); Both theories have received criticism about their applicability in different cultural contexts. Other models are based precisely on considering national and cultural diversity. In the case of Schwartz's and Hofstede's theories, they emphasize cultural dimensions.

Schwartz focuses on the idea of a universal value structure, while Hofstede focuses on the differences between national cultures.

### *Operationalization*

The values or sets of personal values asked about in the Eurobarometer survey are as follows:

- The Rule of Law
- Respect for human life
- Human rights
- Individual freedoms
- Democracy
- La Paz
- Equality
- Solidarity, support for others
- Tolerance
- Religion
- Personal fulfilment
- Respect for other cultures
- Respect for the planet

A list that partially responds to the value structures we have considered so far. In practice, many of the terms refer to a cluster of values and not just one of them, such as "religion" or "democracy". To the extent that the analysed survey corresponds to secondary data, not all values are accommodated in the classifications. It is common in the analysis of data that has been generated for a purpose other than the objective of the analysis (Alaminos, 2009).

As we have considered, Geert Hofstede's Theory of Cultural Values focuses on how cultures vary in relation to six key dimensions: Power Distance (PDI), Individualism vs. Collectivism (IDV), Masculinity vs. Femininity (MAS), Uncertainty Avoidance (UAI), Long-Term Orientation vs. Short-Term Orientation (LTO), and Restriction vs. Leniency (IVR).

On the basis of the values included in the reference questionnaire, we propose to consider their classification as follows.

1. Power Distance (POI):

*The Rule of Law:* In cultures with high IDPs, the rule of law may be seen as a means of maintaining order and structure and may be less questioned by citizens.

2. Individualism vs. Individualism Collectivism (IDV):

*Individual freedoms:* They are more valued in individualistic cultures where personal autonomy is prioritized.

*Solidarity, support for others:* These concepts align more with collectivist cultures that emphasize the importance of community and interdependence.

*Religion:* In many cultures, religion emphasizes community and belonging, which can align with collectivism.

3. Masculinity vs. Masculinity Femininity (MAS):

*Peace:* In women's cultures, quality of life and well-being are prioritized, and peace can be a core value.

*Equality:* Female cultures tend to value equality and fairness.

4. Uncertainty Avoidance (UAI):

*The Rule of Law:* Cultures with high IAU may rely more on the rule of law to provide structure and predictability.

*Human rights:* They can be seen as fundamental in cultures with low IAU, where diversity and freedom are valued.

5. Long-Term Orientation vs. Long-Term Orientation Short-Term Guidance (LTO):

*Personal fulfillment:* In long-term-oriented cultures, there may be an emphasis on perseverance and adaptability, which can relate to self-actualization over time.

*Respect for the planet:* This value suggests a long-term perspective, considering the well-being of future generations.

#### 6. Restriction vs. Restriction Forbearance (IVR) :

*Tolerance:* Indulgent cultures tend to be more tolerant and permissive, valuing freedom of expression.

*Religion:* Depending on how it is practiced, it can be associated with restriction, especially if it focuses on strict norms and rules.

According to the previously established classification, several multiple-choice variables have been developed. A multiple-choice design has been chosen to allow certain variables to be integrated into the operational definition of various values. This strategy is analogous to that employed in latent variable designs, where an indicator variable can be associated with different factors.

In this context, the covariation between the indicator variable and the latent variables (values) does not derive from an empirical imposition, but from a theoretical intention. Since some of the variables used can be integrated into the definition of different values, the ambivalent or diffuse measurement nature that is present in some of the variables used to measure the reference values has been incorporated.

As previously mentioned, the questions have been designed as multiple answers with a maximum of three options, integrating the voting motivations into a single question. This operationalization of measurement has positive implications by providing greater autonomy to the interviewee. However, it imposes a limitation on diversity by setting a maximum of three responses per interviewee. This limitation makes it necessary to select the most significant options, which is very beneficial, although on the other hand, it prevents the joint evaluation of all motivations.

A second consideration is the need to remember the operational and theoretical meaning of multiple responses, the format given to them and, in particular, the difference between using cases or answers as a basis. In general terms, the multiple response, depending on the measurement to be carried out, can generate biases

derived from the cognitive qualification or the level of information of the interviewees.

This fact is accentuated when the design of the question offers a list of categories from which to choose, especially when it is excessively long. However, the rotation of options controls the bias by which the first and last categories are prioritized. The strategy of establishing dichotomous multiple responses is much more appropriate, as it allows each option to be evaluated one by one, although the cost in time is much higher.

The need to control the possible dependence between the sociodemographic traits of the interviewees and the topic being asked becomes essential. The specificity of the topic to be measured limits the response options (based on interest or knowledge) of the interviewees. A potential bias that is invisible in its statistical treatment as a multiple response.

#### *Data*

The data used correspond to Eurobarometer 98.2 (2023). Table 1 shows the distribution of the interviews conducted by country.

Table 1. Sample distribution

	Frequency
FR - France	1014
BE - Belgium	1035
NL - Netherlands	1031
DE-W - Germany - West	1011
IT - Italy	1024
LU - Luxembourg	510
DK - Denmark	1015
IE - Ireland	1008
GB-UKM - United Kingdom	1010
GR - Greece	1014
EN -Spain	1011
PT - Portugal	1007
DE-E East Germany	521
FI - Finland	1017

SE - Sweden	1043
AT - Austria	1012
CY - Cyprus (Republic)	505
CZ - Czech Republic	1025
EE - Estonia	982
HU - Hungary	1040
LV - Latvia	1039
LT - Lithuania	1003
MT - Malta	503
PL - Poland	1014
SK - Slovakia	1004
YES - Slovenia	1001
BG - Bulgaria	1032
RO - Romania	1041
TR - Turkey	994
HR - Croatia	1000
CY-TCC - Cyprus TCC	502
MK - North Macedonia	1048
ME - Montenegro	530
RS - Serbia	1047
AL - Albania	1014
MD - Moldova	1014
NO - Norway	1058
CH - Switzerland	1055
BA - Bosnia and Herzegovina	1007
RS-KM - Kosovo	1053
<u>Total</u>	<u>37794</u>

Source : European Commission, Brussels (2023). Eurobarometer 98.2 (2023). GESIS, Cologne. ZA7953 Data file Version 1.0.0, <https://doi.org/10.4232/1.14081>.

For its treatment, each country has been weighted in such a way that the sample is internally balanced. As specified in the barometer's data sheet: "For each sample (lower-level country or region), through the post-stratification weighting procedure, a comparison is made between the composition of the sample and an adequate description of the universe. The description of the universe is available from the National Survey Research Institutes and/or EUROSTAT. On this basis, a national weighting procedure is applied, using marginal and intercellular weighting. Thus, in

all countries, sex, age, NUTS II region (basic regions defined by Eurostat's nomenclature of territorial statistical units) and locality size are entered into the iteration procedure. This post-stratification weighting is also known as compensation or non-response weighting. There is no design weighting that adjusts for the unequal selection probabilities (depending on the size of the household)."

## **1. Analysis**

The answers obtained by multiple response, whether operationalized in category lists or in dichotomous multiples, form a set from which the frequency distributions are extracted. Which elements make up the set give rise to two presentations of the multiple answer. On the one hand, using the number of cases as a basis, or on the other hand, using the number of responses that have been obtained as a basis. The two procedures allow for differentiated analytical use.

### *Case Base*

If the set used as a reference to calculate the frequencies are the cases, these frequencies add up to more than 100. An example, suppose a sample of 1000 cases is administered a multiple-choice question with the possibility of choosing two options. 1000 cases respond at least by choosing one answer and of those 1000 cases, 500 cases respond to two. The basis, requested in cases, is 2000 cases (1000 possible cases to one answer + 1000 possible cases to the second answer); As 1500 cases have responded, the sum of percentages of the different answers chosen will result in 150%. This is relevant information, given that we know that 50% of the cases only said one option and 50% said two. That is why the magnitude of the base depending on the cases depends on the number of answer options. A single possible answer establishes a 100% baseline. With two possible answers, the base is 200%, with three it is 300%, and so on. It will be the difference between the sum of percentages in the multiple response based on cases and the possible reference percentage based on the allowed number of responses, which informs the internal structure of the non-response. This type of case-based analysis is important to monitor and evaluate the effect of non-response patterns that may be contained in the whole. In general, it is used to assess each country specifically.



### *Answer base*

When the multiple answer is expressed on the basis of the answers, its sum gives 100%. The reference to the percentage of people interviewed who offered a lower number of answers is lost. However, it offers a standardized expression of the weight offered by each motivation or response. As a standardized expression, it allows for a comparison between countries. In this case, it will be used to compare the motivational patterns of the different countries.

The following tables show the response structures based on responses or the number of cases.

**Table 2. Hofstede Value Model  
(percentage of responses)**

		HOFSTEDE								
							LONG TERM			
		POWER	COLLECTIVISM	INDIVIDUALISM	FEMININITY	UNCERTAINTY	ORIENTATION	INDULGENCE	RESTRICTION	Total
FR - France	Recount	105	264	212	610	412	309	212	54	2178
	% within countries	4,8%	12,1%	9,7%	28,0%	18,9%	14,2%	9,7%	2,5%	
BE - Belgium	Recount	110	258	298	496	407	297	249	51	2167
	% within countries	5,1%	11,9%	13,7%	22,9%	18,8%	13,7%	11,5%	2,4%	
NL - The Netherlands	Recount	217	275	243	574	496	371	192	58	2426
	% within countries	9,0%	11,3%	10,0%	23,6%	20,5%	15,3%	7,9%	2,4%	
DE-W - Germany - West	Recount	209	175	204	606	541	173	165	23	2097
	% within countries	10,0%	8,4%	9,7%	28,9%	25,8%	8,3%	7,9%	1,1%	
IT - Italy	Recount	82	263	293	442	366	271	155	87	1960
	% within countries	4,2%	13,4%	15,0%	22,5%	18,7%	13,8%	7,9%	4,4%	
LU - Luxembourg	Recount	74	130	121	298	224	121	75	12	1056
	% within countries	7,0%	12,3%	11,5%	28,3%	21,2%	11,5%	7,1%	1,1%	
DK - Denmark	Recount	197	129	200	672	588	261	125	19	2191
	% within countries	9,0%	5,9%	9,2%	30,7%	26,8%	11,9%	5,7%	0,8%	
IE - Ireland	Recount	169	206	241	620	405	210	83	87	2020
	% within countries	8,4%	10,2%	11,9%	30,7%	20,0%	10,4%	4,1%	4,3%	
	Recount	226	144	196	623	541	200	112	71	2113

GB-UKM - United Kingdom	% within countries	10,7%	6,8%	9,3%	29,5%	25,6%	9,5%	5,3%	3,4%	
GR - Greece	Recount	319	398	268	560	582	102	57	161	2447
	% within countries	13,0%	16,2%	11,0%	22,9%	23,8%	4,2%	2,3%	6,6%	
ES -Spain	Recount	228	225	180	472	589	155	137	38	2026
	% within countries	11,3%	11,1%	8,9%	23,3%	29,1%	7,7%	6,7%	1,9%	
PT - Portugal	Recount	114	324	165	573	466	254	95	51	2043
	% within countries	5,6%	15,9%	8,1%	28,0%	22,8%	12,4%	4,6%	2,5%	
DE-E Germany East	Recount	111	66	137	373	292	97	58	5	1138
	% within countries	9,8%	5,8%	12,0%	32,8%	25,6%	8,5%	5,1%	0,4%	
FI - Finland	Recount	332	168	211	669	686	227	125	56	2474
	% within countries	13,4%	6,8%	8,5%	27,0%	27,7%	9,2%	5,1%	2,3%	
SE - Sweden	Recount	217	225	141	573	727	310	73	16	2283
	% within countries	9,5%	9,9%	6,2%	25,1%	31,9%	13,6%	3,2%	0,7%	
AT - Austria	Recount	179	307	426	500	391	302	139	104	2349
	% within countries	7,6%	13,1%	18,2%	21,3%	16,7%	12,9%	5,9%	4,4%	
CY - Cyprus (Republic)	Recount	123	202	103	236	312	43	19	120	1158
	% within countries	10,7%	17,4%	8,9%	20,4%	27,0%	3,7%	1,6%	10,4%	
CZ - Czech Republic	Recount	209	142	431	582	461	164	142	18	2151
	% within countries	9,7%	6,6%	20,1%	27,1%	21,5%	7,6%	6,6%	0,8%	
EE - Estonia	Recount	143	170	171	660	433	268	133	35	2015
	% within countries	7,1%	8,4%	8,5%	32,8%	21,5%	13,3%	6,6%	1,7%	
HU - Hungary	Recount	125	273	338	582	372	274	98	61	2122

	% within countries	5,9%	12,9%	15,9%	27,4%	17,5%	12,9%	4,6%	2,9%	
LV - Latvia	Recount	155	200	312	712	484	138	67	46	2114
	% within countries	7,3%	9,5%	14,8%	33,7%	22,9%	6,5%	3,2%	2,2%	
LT - Lithuania	Recount	73	212	318	665	441	180	147	65	2100
	% within countries	3,5%	10,1%	15,1%	31,6%	21,0%	8,6%	7,0%	3,1%	
MT - Malta	Recount	104	184	109	251	291	83	61	117	1200
	% within countries	8,7%	15,3%	9,1%	20,9%	24,2%	6,9%	5,1%	9,8%	
PL - Poland	Recount	149	213	190	536	440	78	147	75	1827
	% within countries	8,2%	11,7%	10,4%	29,3%	24,1%	4,3%	8,0%	4,1%	
SK - Slovakia	Recount	204	235	246	510	484	182	139	97	2097
	% within countries	9,7%	11,2%	11,7%	24,3%	23,1%	8,7%	6,6%	4,6%	
YES - Slovenia	Recount	169	199	277	615	585	109	187	28	2167
	% within countries	7,8%	9,2%	12,8%	28,4%	27,0%	5,0%	8,6%	1,3%	
BG - Bulgaria	Recount	269	268	369	469	528	162	151	53	2270
	% within countries	11,9%	11,8%	16,2%	20,7%	23,3%	7,2%	6,6%	2,3%	
RO - Romania	Recount	123	439	229	583	339	185	126	166	2189
	% within countries	5,6%	20,1%	10,5%	26,7%	15,5%	8,4%	5,7%	7,6%	
TR - Turkey	Recount	274	263	247	400	514	55	119	92	1965
	% within countries	13,9%	13,4%	12,6%	20,4%	26,1%	2,8%	6,1%	4,7%	
HR - Croatia	Recount	173	354	307	563	453	167	97	66	2181
	% within countries	8,0%	16,2%	14,1%	25,8%	20,8%	7,6%	4,5%	3,0%	
CY-TCC - Cyprus	Recount	29	109	155	163	261	7	49	44	817
TCC	% within countries	3,6%	13,3%	19,0%	19,9%	32,0%	0,8%	6,0%	5,4%	

MK - North Macedonia	Recount	422	344	206	365	656	125	127	162	2407
	% within countries	17,5%	14,3%	8,5%	15,2%	27,3%	5,2%	5,3%	6,7%	
ME - Montenegro	Recount	99	144	157	240	247	49	46	34	1016
	% within countries	9,8%	14,2%	15,5%	23,6%	24,3%	4,8%	4,5%	3,3%	
RS - Serbia	Recount	157	317	346	580	424	167	97	155	2243
	% within countries	7,0%	14,1%	15,4%	25,9%	18,9%	7,5%	4,3%	6,9%	
AL - Albania	Recount	354	161	385	162	687	92	83	14	1937
	% within countries	18,3%	8,3%	19,9%	8,4%	35,5%	4,7%	4,3%	0,7%	
MD - Moldova	Recount	178	258	145	622	567	143	42	195	2149
	% within countries	8,3%	12,0%	6,7%	28,9%	26,4%	6,6%	1,9%	9,1%	
NO - Norway	Recount	373	168	190	600	729	280	110	33	2483
	% within countries	15,0%	6,8%	7,7%	24,2%	29,4%	11,3%	4,4%	1,3%	
CH - Switzerland	Recount	321	181	220	568	595	312	173	36	2406
	% within countries	13,3%	7,5%	9,1%	23,6%	24,7%	13,0%	7,2%	1,5%	
BA - Bosnia and Herzegovina	Recount	163	254	184	628	400	95	105	104	1934
	% within countries	8,4%	13,1%	9,5%	32,5%	20,7%	4,9%	5,5%	5,4%	
RS-KM - Kosovo	Recount	416	281	159	362	639	29	58	84	2030
	% within countries	20,5%	13,8%	7,8%	17,9%	31,5%	1,4%	2,9%	4,1%	
Total	Recount	7696	9127	9330	20318	19055	7044	4579	2794	79943

Percentages and totals are based on responses.

to. Dichotomy group tabulated at value 1.

Source: Authors. European Commission, Brussels (2023). Eurobarometer 98.2 (2023). GESIS, Cologne. ZA7953 Data file Version 1.0.0,

<https://doi.org/10.4232/1.14081>

**Table 3. Hofstede Value Model  
(percentage of cases)**

		HOFSTEDE								Total
		POWER	COLLECTIVISM	INDIVIDUALISM	FEMININITY	UNCERTAI NTY	LONG TERM ORIENTATION	INDULGENCE	RESTRICTION	Total
FR - France	Recount	105	264	212	610	412	309	212	54	995
	% within countries	10,5%	26,6%	21,3%	61,3%	41,4%	31,0%	21,3%	5,5%	
BE - Belgium	Recount	110	258	298	496	407	297	249	51	1000
	% within countries	11,0%	25,8%	29,8%	49,6%	40,7%	29,7%	24,9%	5,1%	
NL - The Netherlands	Recount	217	275	243	574	496	371	192	58	1026
	% within countries	21,2%	26,8%	23,7%	55,9%	48,4%	36,2%	18,7%	5,7%	
DE-W - Germany - West	Recount	209	175	204	606	541	173	165	23	988
	% within countries	21,2%	17,7%	20,7%	61,3%	54,8%	17,5%	16,8%	2,4%	
IT - Italy	Recount	82	263	293	442	366	271	155	87	988
	% within countries	8,4%	26,7%	29,7%	44,7%	37,0%	27,4%	15,7%	8,8%	
LU - Luxembourg	Recount	74	130	121	298	224	121	75	12	504
	% within countries	14,7%	25,7%	24,1%	59,2%	44,4%	24,0%	15,0%	2,4%	
DK - Denmark	Recount	197	129	200	672	588	261	125	19	1000
	% within countries	19,7%	12,9%	20,0%	67,1%	58,8%	26,1%	12,5%	1,9%	
IE - Ireland	Recount	169	206	241	620	405	210	83	87	976
	% within countries	17,3%	21,1%	24,7%	63,6%	41,5%	21,5%	8,5%	8,9%	
GB-UKM - United Kingdom	Recount	226	144	196	623	541	200	112	71	978
	% within countries	23,1%	14,8%	20,0%	63,8%	55,3%	20,4%	11,5%	7,3%	

GR - Greece	Recount	319	398	268	560	582	102	57	161	1010
	% within countries	31,6%	39,4%	26,6%	55,5%	57,6%	10,1%	5,6%	16,0%	
ES -Spain	Recount	228	225	180	472	589	155	137	38	968
	% within countries	23,6%	23,3%	18,6%	48,8%	60,9%	16,0%	14,1%	4,0%	
PT - Portugal	Recount	114	324	165	573	466	254	95	51	995
	% within countries	11,5%	32,6%	16,6%	57,5%	46,9%	25,5%	9,5%	5,2%	
DE-E Germany East	Recount	111	66	137	373	292	97	58	5	512
	% within countries	21,7%	12,8%	26,7%	72,9%	56,9%	18,9%	11,4%	1,0%	
FI - Finland	Recount	332	168	211	669	686	227	125	56	1009
	% within countries	32,9%	16,6%	20,9%	66,4%	68,0%	22,5%	12,4%	5,5%	
SE - Sweden	Recount	217	225	141	573	727	310	73	16	1027
	% within countries	21,1%	21,9%	13,7%	55,7%	70,8%	30,2%	7,1%	1,6%	
AT - Austria	Recount	179	307	426	500	391	302	139	104	996
	% within countries	18,0%	30,8%	42,8%	50,2%	39,3%	30,3%	14,0%	10,4%	
CY - Cyprus (Republic)	Recount	123	202	103	236	312	43	19	120	496
	% within countries	24,9%	40,7%	20,7%	47,6%	63,0%	8,7%	3,8%	24,2%	
CZ - Czech Republic	Recount	209	142	431	582	461	164	142	18	958
	% within countries	21,9%	14,8%	45,0%	60,8%	48,2%	17,1%	14,9%	1,9%	
EE - Estonia	Recount	143	170	171	660	433	268	133	35	950
	% within countries	15,1%	17,9%	18,0%	69,5%	45,6%	28,2%	14,0%	3,7%	
HU - Hungary	Recount	125	273	338	582	372	274	98	61	1010
	% within countries	12,3%	27,0%	33,5%	57,6%	36,8%	27,1%	9,7%	6,0%	
LV - Latvia	Recount	155	200	312	712	484	138	67	46	1006

	% within countries	15,4%	19,9%	31,0%	70,7%	48,1%	13,7%	6,7%	4,6%	
LT - Lithuania	Recount	73	212	318	665	441	180	147	65	990
	% within countries	7,4%	21,4%	32,1%	67,1%	44,6%	18,2%	14,9%	6,6%	
MT - Malta	Recount	104	184	109	251	291	83	61	117	499
	% within countries	20,9%	36,8%	21,9%	50,3%	58,2%	16,6%	12,1%	23,4%	
PL - Poland	Recount	149	213	190	536	440	78	147	75	953
	% within countries	15,7%	22,4%	19,9%	56,2%	46,2%	8,2%	15,4%	7,8%	
SK - Slovakia	Recount	204	235	246	510	484	182	139	97	954
	% within countries	21,4%	24,6%	25,8%	53,5%	50,7%	19,1%	14,6%	10,2%	
YES - Slovenia	Recount	169	199	277	615	585	109	187	28	978
	% within countries	17,2%	20,3%	28,4%	62,9%	59,8%	11,1%	19,1%	2,9%	
BG - Bulgaria	Recount	269	268	369	469	528	162	151	53	989
	% within countries	27,2%	27,1%	37,3%	47,5%	53,4%	16,4%	15,2%	5,4%	
RO - Romania	Recount	123	439	229	583	339	185	126	166	1019
	% within countries	12,0%	43,1%	22,5%	57,3%	33,3%	18,1%	12,3%	16,3%	
TR - Turkey	Recount	274	263	247	400	514	55	119	92	931
	% within countries	29,4%	28,3%	26,6%	43,0%	55,2%	5,9%	12,8%	9,9%	
HR - Croatia	Recount	173	354	307	563	453	167	97	66	977
	% within countries	17,7%	36,2%	31,4%	57,6%	46,4%	17,1%	10,0%	6,8%	
CY-TCC - Cyprus TCC	Recount	29	109	155	163	261	7	49	44	472
	% within countries	6,2%	23,0%	32,9%	34,5%	55,3%	1,5%	10,4%	9,3%	
MK - North Macedonia	Recount	422	344	206	365	656	125	127	162	1022
	% within countries	41,3%	33,7%	20,1%	35,7%	64,2%	12,2%	12,5%	15,8%	



ME - Montenegro	Recount	99	144	157	240	247	49	46	34	507
	% within countries	19,5%	28,3%	31,0%	47,3%	48,7%	9,7%	9,1%	6,6%	
RS - Serbia	Recount	157	317	346	580	424	167	97	155	1003
	% within countries	15,6%	31,6%	34,5%	57,8%	42,3%	16,7%	9,7%	15,5%	
AL - Albania	Recount	354	161	385	162	687	92	83	14	997
	% within countries	35,5%	16,1%	38,6%	16,3%	68,9%	9,2%	8,3%	1,4%	
MD - Moldova	Recount	178	258	145	622	567	143	42	195	961
	% within countries	18,5%	26,9%	15,0%	64,7%	59,0%	14,8%	4,3%	20,3%	
NO - Norway	Recount	373	168	190	600	729	280	110	33	1051
	% within countries	35,5%	16,0%	18,1%	57,2%	69,4%	26,6%	10,5%	3,1%	
CH - Switzerland	Recount	321	181	220	568	595	312	173	36	1036
	% within countries	31,0%	17,5%	21,2%	54,8%	57,4%	30,1%	16,7%	3,5%	
BA - Bosnia and Herzegovina	Recount	163	254	184	628	400	95	105	104	954
	% within countries	17,1%	26,6%	19,3%	65,9%	42,0%	10,0%	11,1%	10,9%	
RS-KM - Kosovo	Recount	416	281	159	362	639	29	58	84	998
	% within countries	41,7%	28,1%	15,9%	36,3%	64,0%	2,9%	5,9%	8,4%	
Total	Recount	7696	9127	9330	20318	19055	7044	4579	2794	36681

Percentages and totals are based on respondents.

to. Dichotomy group tabulated at value 1.

Source: Authors. European Commission, Brussels (2023). Eurobarometer 98.2 (2023). GESIS, Cologne. ZA7953 Data file Version 1.0.0,

<https://doi.org/10.4232/1.14081>

Using the response base standardizes the results so that they add up to 100% for each country. Its effect can be seen in the graph below. The case-based analysis offers differentiated and complementary information to that observed above regarding the use of the response base.

As has been repeatedly mentioned, this is an exploratory study to determine what configuration the value models would adopt based on those present in the questionnaire. In any case, it is important, in addition to the measurement, to evaluate its association, if any, with other significant variables. The variables referring to sociodemographic and ideological traits are especially interesting as they reveal how values are articulated with the deepest inequalities and differences that form the backbone of society. The association between the values considered in the Hofstede model and the control variables considered is shown below.

**FR - France**

**Case Summary**

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	995	98,1%	19	1,9%	1014	100,0%

**Hofstede**

		Hofstede								Total	
		Collectivis Power m		Individuali sm Femininity		Long term Uncertain orientatio y n		Indulgenc e Restriction			
GEND Man	Count	58	129	97	288	198	148	93	33	1042	
	%d10	5,6%	12,3%	9,3%	27,6%	19,0%	14,2%	8,9%	3,1%		
ER	Woma	Count	47	136	115	323	214	161	118	22	1136
	n	%d10	4,1%	12,0%	10,1%	28,4%	18,9%	14,2%	10,4%	1,9%	
Total		Count	105	264	212	610	412	309	212	54	2178

**Hofstede**

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restrictiveness	Total
AGE RECORDED - 4 CATEGORIES	15-24	Count	14	33	32	96	59	46	16	15	311
		%d11r1	4,5%	10,6%	10,2%	30,8%	18,9%	14,8%	5,2%	5,0%	
	25-39	Count	14	62	41	142	80	74	54	18	484
		%d11r1	2,9%	12,8%	8,4%	29,2%	16,5%	15,3%	11,1%	3,7%	
	40-54	Count	26	60	56	124	105	86	53	7	518
		%d11r1	5,1%	11,7%	10,9%	23,9%	20,3%	16,5%	10,3%	1,4%	
55-98	Count	50	109	83	249	168	103	88	14	865	
	%d11r1	5,8%	12,6%	9,6%	28,8%	19,4%	11,9%	10,2%	1,6%		
Total	Count	105	264	212	610	412	309	212	54	2178	

**Hofstede**

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restrictiveness	Total
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	13	26	19	63	33	29	13	5	201
		%d60	6,3%	12,9%	9,3%	31,4%	16,6%	14,6%	6,4%	2,4%	
	From time to time	Count	26	68	57	149	94	86	45	16	542
	%d60	4,8%	12,5%	10,6%	27,5%	17,4%	15,9%	8,4%	2,9%		
Almost never/never	Count	66	169	129	388	282	190	149	33	1406	
	%d60	4,7%	12,0%	9,2%	27,6%	20,0%	13,5%	10,6%	2,3%		
Total	Count	105	262	205	601	409	306	208	54	2150	

**Hofstede**

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restrictiveness	Total
IDEOLOGY	(1 - 4) Left	Count	21	81	42	164	118	111	64	11	612
		%d1r1	3,4%	13,3%	6,9%	26,7%	19,2%	18,2%	10,5%	1,8%	
	(5 - 6) Centre	Count	35	95	64	221	158	89	80	12	754
		%d1r1	4,6%	12,5%	8,6%	29,3%	20,9%	11,8%	10,6%	1,6%	
(7 -10) Right	Count	28	39	61	95	76	61	27	18	404	
	%d1r1	6,9%	9,5%	15,1%	23,6%	18,7%	15,1%	6,6%	4,5%		
Total	Count	84	214	168	480	351	262	171	41	1771	

**BE - Belgium**

**Case Summary**

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	996	96,2%	39	3,8%	1035	100,0%

### Hofstede

		Hofstede									
		Collectivis		Individuali		Long term				Total	
		Power	m	sm	Femininity	Uncertaint	orientatio	Indulgenc	Restriction	Total	
						y	n	e			
GENDER	Man	Count	63	108	156	221	205	116	115	32	1015
		%d10	6,2%	10,6%	15,4%	21,8%	20,2%	11,4%	11,3%	3,1%	
ER	Woma	Count	47	150	142	273	200	180	135	20	1146
	n	%d10	4,1%	13,1%	12,4%	23,8%	17,5%	15,7%	11,8%	1,7%	
Total		Count	110	258	298	494	405	295	249	51	2161

### Hofstede

		Hofstede									
		COLLE		INDIVI		LONG				Total	
		POWE	CTIVIS	DUALIS	FEMINI	UNCER	ORIENT	INDUL	RESTRI	Total	
		R	M	M	NITY	TAINTY	ATION	GENCE	CTION	Total	
AGE RECORDED - 4 CATEGORIES	15-	Count	10	36	40	78	75	46	20	6	312
	24	%d11r1	3,2%	11,7%	12,9%	25,0%	24,0%	14,8%	6,6%	1,8%	
	25-	Count	21	53	95	104	82	80	45	15	496
	39	%d11r1	4,2%	10,7%	19,2%	21,0%	16,6%	16,1%	9,1%	3,1%	
	40-	Count	33	60	62	123	98	68	56	14	514
	54	%d11r1	6,5%	11,7%	12,0%	23,8%	19,1%	13,2%	10,9%	2,8%	
55-	Count	46	108	100	190	151	102	128	16	841	
	98	%d11r1	5,5%	12,8%	11,9%	22,6%	18,0%	12,1%	15,2%	1,9%	
Total		Count	110	257	298	494	406	296	249	51	2163

### Hofstede

		Hofstede									
		COLLE		INDIVI		LONG				Total	
		POWE	CTIVIS	DUALIS	FEMINI	UNCER	ORIENT	INDUL	RESTRI	Total	
		R	M	M	NITY	TAINT	TATIO	GENCE	CTION	Total	
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	11	30	34	70	47	42	20	6	261
		%d60	4,2%	11,6%	12,9%	26,9%	18,2%	16,2%	7,7%	2,3%	
	From time to time	Count	35	89	89	119	112	88	67	19	619
		%d60	5,7%	14,4%	14,4%	19,2%	18,1%	14,3%	10,8%	3,1%	
Almost never/never	Count	64	136	173	304	246	164	162	25	1275	
	%d60	5,0%	10,7%	13,5%	23,8%	19,3%	12,9%	12,7%	2,0%		
Total		Count	110	256	296	492	406	295	249	51	2155

### Hofstede

		Hofstede									
		Collectivi		Individuali		Long term				Total	
		Power	sm	lism	Feminini	Uncertai	orientatio	Indulgen	Restrictio	Total	
					ty	nty	n	ce	n	Total	
IDEOLOGY	(1 - 4) Left	Count	25	84	77	133	123	103	68	14	628
		%d1r1	4,0%	13,4%	12,2%	21,2%	19,6%	16,4%	10,9%	2,2%	
	(5 - 6) Centre	Count	50	115	134	241	177	114	109	23	963
		%d1r1	5,2%	12,0%	13,9%	25,0%	18,4%	11,8%	11,3%	2,4%	
(7 -10) Right	Count	34	51	74	100	94	66	60	12	491	
	%d1r1	6,9%	10,3%	15,0%	20,4%	19,1%	13,3%	12,3%	2,5%		
Total		Count	109	250	285	475	394	283	237	49	2082

NL - The Netherlands

Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	1026	99,5%	5	0,5%	1031	100,0%

Hofstede

		Hofstede								Total	
		Collectivis Power	Individuali sm	Feminini ty	Uncertaint y	orientatio n	Indulgen e	Restrictio n			
GENDER	Man	Count	144	120	147	259	258	185	96	32	1240
		%d10	11,6%	9,7%	11,9%	20,9%	20,8%	14,9%	7,8%	2,6%	
ER	Woma	Count	73	155	96	315	239	186	96	27	1186
		%d10	6,2%	13,1%	8,1%	26,6%	20,1%	15,7%	8,0%	2,3%	
Total		Count	217	275	243	574	496	371	192	58	2426

Hofstede

		Hofstede								Total	
		Collectivi Power	Individua lism	Feminini ty	Uncertai ty	orientatio n	Indulgen e	Restrictio n			
AGE	15-	Count	13	52	34	91	49	66	17	9	329
RECODED - 4	24	%d11r1	3,9%	15,7%	10,2%	27,6%	14,7%	20,0%	5,0%	2,7%	
CATEGORIES	25-	Count	41	68	59	129	101	101	40	18	558
	39	%d11r1	7,3%	12,3%	10,6%	23,2%	18,0%	18,1%	7,2%	3,3%	
	40-	Count	50	65	60	149	106	85	48	11	573
	54	%d11r1	8,8%	11,4%	10,4%	26,0%	18,4%	14,8%	8,3%	2,0%	
	55-	Count	113	90	90	205	242	119	88	20	967
	98	%d11r1	11,7%	9,3%	9,4%	21,2%	25,0%	12,3%	9,1%	2,1%	
Total		Count	217	275	243	574	496	371	192	58	2426

Hofstede

		Hofstede								Total	
		Collectiv Power	Individu alism	Feminini ty	Uncertai nty	orientati on	Indulgen ce	Restricti on			
DIFFICULTIES	Most of the	Count	3	9	3	23	11	17	6	3	75
	time	%d60	4,4%	11,5%	4,7%	30,3%	14,8%	22,7%	7,7%	4,0%	
PAYING	From time	Count	19	27	32	53	43	22	18	8	220
	to time	%d60	8,4%	12,2%	14,4%	24,0%	19,3%	9,9%	8,1%	3,7%	
BILLS - LAST	Almost	Count	195	240	208	492	442	332	168	47	2125
	never/never	%d60	9,2%	11,3%	9,8%	23,2%	20,8%	15,6%	7,9%	2,2%	
Total		Count	217	275	243	568	495	371	192	58	2420

**Hofstede**

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
IDEOLOGY	(1 - 4) Left	Count	98	137	80	233	237	203	93	16	1098
		%d1r1	9,0%	12,5%	7,3%	21,2%	21,6%	18,5%	8,4%	1,4%	
	(5 - 6) Centre	Count	63	90	91	210	159	109	64	25	812
		%d1r1	7,8%	11,1%	11,1%	25,9%	19,6%	13,4%	7,9%	3,1%	
(7 -10) Right	Count	53	44	68	121	97	54	28	15	480	
		%d1r1	11,1%	9,2%	14,2%	25,2%	20,2%	11,2%	5,8%	3,1%	
Total	Count	215	271	239	565	493	366	185	56	2390	

**DE-W - Germany - West**

**Case Summary**

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	1204	97,7%	29	2,3%	1233	100,0%

**Hofstede**

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
GENDER	Man	Count	151	103	123	344	335	105	87	11	1259
		%d10	12,0%	8,2%	9,8%	27,3%	26,6%	8,3%	6,9%	0,9%	
ER	Woma	Count	104	111	126	395	325	106	115	17	1298
		%d10	8,0%	8,5%	9,7%	30,4%	25,0%	8,2%	8,8%	1,3%	
Total	Count	255	214	249	739	659	211	202	28	2557	

**Hofstede**

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
AGE RECORDED - 4 CATEGORIES	15-24	Count	15	20	25	74	97	40	34	0	306
		%d11r1	5,0%	6,6%	8,1%	24,3%	31,7%	13,2%	11,2%	0,0%	
	25-39	Count	43	52	58	151	136	49	43	7	539
		%d11r1	8,0%	9,6%	10,7%	28,1%	25,2%	9,0%	7,9%	1,4%	
	40-54	Count	71	50	56	170	138	61	51	6	602
		%d11r1	11,8%	8,2%	9,3%	28,3%	22,9%	10,1%	8,5%	0,9%	
55-98	Count	126	92	111	343	289	61	74	15	1110	
		%d11r1	11,3%	8,3%	10,0%	30,9%	26,0%	5,5%	6,6%	1,4%	
Total	Count	255	214	249	739	659	211	202	28	2557	

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	25	10	19	58	42	22	14	2	192
		%d60	12,9%	5,2%	9,8%	30,0%	21,9%	11,6%	7,1%	1,3%	
	From time to time	Count	34	46	50	137	128	46	31	10	481
		%d60	7,1%	9,5%	10,4%	28,4%	26,7%	9,5%	6,5%	2,0%	
	Almost never/never	Count	196	157	181	540	488	143	153	16	1874
		%d60	10,5%	8,4%	9,6%	28,8%	26,0%	7,6%	8,2%	0,9%	
Total		Count	255	212	249	734	658	211	198	28	2546

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
IDEOLOGY	(1 - 4) Left	Count	79	52	61	183	216	79	74	6	749
		%d1r1	10,5%	6,9%	8,2%	24,4%	28,8%	10,6%	9,9%	0,7%	
	(5 - 6) Centre	Count	132	128	127	420	342	103	100	11	1364
		%d1r1	9,7%	9,4%	9,3%	30,8%	25,1%	7,5%	7,4%	0,8%	
(7 -10) Right		Count	35	23	49	87	77	21	22	8	321
		%d1r1	10,8%	7,2%	15,3%	27,2%	24,0%	6,4%	6,7%	2,4%	
Total		Count	245	203	237	690	635	203	196	24	2434

### IT - Italy

#### Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	988	96,5%	36	3,5%	1024	100,0%

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
GENDER	Man	Count	34	117	152	214	165	137	72	34	925
		%d10	3,7%	12,6%	16,4%	23,1%	17,9%	14,8%	7,8%	3,7%	
ER	Woman	Count	48	147	141	228	200	134	83	53	1035
		%d10	4,7%	14,2%	13,6%	22,1%	19,4%	12,9%	8,0%	5,1%	
Total		Count	82	263	293	442	366	271	155	87	1960

**Hofstede**

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Long term orientation		Indulgence	Restraint	Total
AGE RECORDED - 4 CATEGORIES	15-24	Count	8	27	41	43	37	51	7	13	227
		%d11r1	3,7%	11,8%	17,9%	18,9%	16,5%	22,4%	3,0%	5,9%	
	25-39	Count	15	45	52	80	65	53	28	9	347
		%d11r1	4,3%	13,0%	14,9%	23,1%	18,7%	15,3%	8,0%	2,6%	
	40-54	Count	27	68	82	119	99	66	45	15	522
		%d11r1	5,1%	13,1%	15,8%	22,9%	19,0%	12,6%	8,5%	3,0%	
55-98	Count	32	123	118	200	164	101	76	49	863	
	%d11r1	3,8%	14,3%	13,7%	23,1%	19,0%	11,7%	8,8%	5,7%		
Total	Count	82	263	293	442	366	271	155	87	1960	

**Hofstede**

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Long term orientation		Indulgence	Restraint	Total
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	10	25	36	54	41	30	13	14	223
		%d60	4,5%	11,2%	16,0%	24,1%	18,2%	13,6%	6,0%	6,3%	
	From time to time	Count	41	126	120	180	159	113	91	44	874
		%d60	4,7%	14,4%	13,7%	20,6%	18,2%	12,9%	10,4%	5,0%	
Almost never/never	Count	31	109	135	204	161	122	46	29	839	
	%d60	3,8%	13,0%	16,1%	24,4%	19,2%	14,6%	5,5%	3,5%		
Total	Count	82	260	290	438	361	266	151	87	1935	

**Hofstede**

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Long term orientation		Indulgence	Restraint	Total
IDEOLOGY	(1 - 4) Left	Count	19	71	72	107	90	63	48	12	483
		%d1r1	4,0%	14,7%	14,8%	22,2%	18,7%	13,1%	9,9%	2,6%	
	(5 - 6) Centre	Count	30	94	101	159	131	85	48	28	676
		%d1r1	4,5%	13,9%	14,9%	23,6%	19,3%	12,6%	7,1%	4,1%	
(7 -10) Right	Count	27	76	88	125	100	69	53	27	565	
	%d1r1	4,9%	13,4%	15,5%	22,2%	17,7%	12,2%	9,4%	4,8%		
Total	Count	77	240	260	392	321	217	149	68	1724	

**LU - Luxembourg**

**Case Summary**

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
	d10*Hofstede	504	98,9%	6	1,1%	510



Hofstede

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
		Power	ism	ism	Femininity	ty	n	e	n		
GENDER	Man	Count	37	63	73	154	111	49	37	2	526
		%d10	7,0%	12,0%	13,8%	29,3%	21,2%	9,3%	7,1%	0,4%	
ER	Woman	Count	38	66	49	144	113	72	38	10	530
		%d10	7,1%	12,5%	9,2%	27,2%	21,3%	13,6%	7,2%	1,9%	
Total		Count	74	130	121	298	224	121	75	12	1056

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
		Power	ism	ism	Femininity	ty	n	e	n		
AGE RECODED - 4 CATEGORIES	15-24	Count	7	19	11	54	30	9	7	1	138
		%d11r1	4,9%	13,6%	8,3%	39,1%	21,4%	6,4%	5,3%	1,0%	
	25-39	Count	18	39	38	90	64	33	12	3	295
		%d11r1	5,9%	13,1%	12,9%	30,4%	21,6%	11,0%	4,0%	1,0%	
	40-54	Count	24	33	36	63	58	31	27	3	275
		%d11r1	8,8%	12,1%	13,2%	23,0%	20,9%	11,2%	9,9%	1,0%	
Total	55-98	Count	26	39	36	92	73	49	29	5	347
		%d11r1	7,4%	11,2%	10,2%	26,4%	21,0%	14,0%	8,4%	1,4%	
Total		Count	74	130	121	298	224	121	75	12	1056

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
		Power	ism	ism	Femininity	ty	n	e	n		
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	0	3	1	12	5	4	4	0	29
		%d60	0,0%	10,2%	5,0%	40,1%	16,7%	12,6%	15,4%	0,0%	
	From time to time	Count	2	21	22	55	27	18	8	4	157
	%d60	1,3%	13,2%	14,3%	35,3%	17,1%	11,5%	5,0%	2,4%		
Total	Almost never/never	Count	72	105	97	227	188	98	62	8	857
		%d60	8,4%	12,2%	11,4%	26,5%	21,9%	11,4%	7,3%	1,0%	
Total		Count	74	128	121	294	219	120	75	12	1043

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
		Power	ism	ism	Femininity	ty	n	e	n		
IDEOLOGY	(1 - 4) Left	Count	23	33	30	84	72	37	22	3	303
		%d1r1	7,7%	10,7%	9,9%	27,7%	23,7%	12,2%	7,2%	0,9%	
	(5 - 6) Centre	Count	37	72	59	149	109	52	35	7	519
		%d1r1	7,1%	13,9%	11,3%	28,6%	21,0%	9,9%	6,8%	1,3%	
Total	(7 - 10) Right	Count	6	10	21	33	15	17	9	1	113
		%d1r1	5,5%	8,8%	18,4%	29,5%	13,4%	15,3%	8,0%	1,1%	
Total		Count	67	115	110	266	196	106	66	11	935

DK - Denmark

Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	1000	98,6%	15	1,4%	1015	100,0%

Hofstede

		Hofstede								Total
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence	Restriction	
GENDER	Count	Power	ism	ism	Femininity	ty	n	e	n	
Man	Count	123	58	128	322	295	116	57	8	1106
	%d10	11,1%	5,2%	11,6%	29,1%	26,7%	10,5%	5,2%	0,7%	
Woman	Count	74	72	72	350	293	145	68	11	1085
	%d10	6,9%	6,6%	6,6%	32,2%	27,0%	13,4%	6,2%	1,0%	
Total	Count	197	129	200	672	588	261	125	19	2191

Hofstede

		Hofstede								Total
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence	Restriction	
AGE RECODED - 4 CATEGORIES	Count	Power	ism	ism	Femininity	ty	n	e	n	
15-24	Count	17	29	28	103	73	33	23	6	312
	%d11r1	5,4%	9,3%	9,1%	33,0%	23,5%	10,5%	7,2%	1,9%	
25-39	Count	42	22	66	143	144	67	21	1	507
	%d11r1	8,3%	4,3%	13,0%	28,3%	28,5%	13,2%	4,2%	0,2%	
40-54	Count	56	37	50	149	148	71	32	3	546
	%d11r1	10,3%	6,7%	9,2%	27,3%	27,1%	13,0%	5,8%	0,6%	
55-98	Count	82	42	56	276	222	90	49	8	826
	%d11r1	9,9%	5,1%	6,8%	33,4%	26,9%	10,9%	6,0%	1,0%	
Total	Count	197	129	200	672	588	261	125	19	2191

Hofstede

		Hofstede								Total
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence	Restriction	
DIFFICULTIES PAYING BILLS - LAST YEAR	Count	Power	ism	ism	Femininity	nty	on	ce	on	
Most of the time	Count	1	3	7	9	2	2	2	0	26
	%d60	5,7%	11,9%	25,3%	33,4%	8,7%	5,9%	9,1%	0,0%	
From time to time	Count	3	6	9	40	34	15	13	1	121
	%d60	2,5%	5,0%	7,5%	33,3%	28,3%	12,2%	10,4%	0,8%	
Almost never/never	Count	193	120	185	618	547	243	110	18	2033
	%d60	9,5%	5,9%	9,1%	30,4%	26,9%	12,0%	5,4%	0,9%	
Total	Count	197	129	200	667	583	260	125	19	2180

### Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation		Indulgence		Restriction	Total
		Power	sm	lism	Femininity	Uncertainty	n	e	n		
IDEOLOGY	(1 - 4)	Count	53	56	52	233	209	112	54	3	772
	Left	%d1r1	6,8%	7,2%	6,8%	30,2%	27,1%	14,5%	7,0%	0,4%	
	(5 - 6)	Count	57	33	54	235	182	81	38	5	685
	Centre	%d1r1	8,3%	4,8%	7,9%	34,4%	26,5%	11,8%	5,5%	0,7%	
	(7 -10)	Count	83	36	90	181	182	61	26	10	670
	Right	%d1r1	12,4%	5,4%	13,5%	27,0%	27,2%	9,1%	3,9%	1,5%	
Total		Count	193	125	197	650	573	254	118	19	2128

### IE - Ireland

#### Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	974	96,6%	34	3,4%	1008	100,0%

### Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation		Indulgence		Restriction	Total
		Power	sm	lism	Femininity	Uncertainty	n	e	n		
GENDER	Man	Count	100	94	116	287	207	111	39	35	990
		%d10	10,1%	9,5%	11,8%	29,0%	20,9%	11,3%	3,9%	3,6%	
ER	Woma	Count	68	112	125	331	196	97	44	52	1024
	n	%d10	6,6%	10,9%	12,2%	32,3%	19,2%	9,5%	4,3%	5,0%	
Total		Count	168	206	241	618	403	209	83	87	2014

### Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation		Indulgence		Restriction	Total
		Power	sm	lism	Femininity	Uncertainty	n	e	n		
AGE RECODED - 4 CATEGORIES	15-	Count	24	23	49	109	55	40	13	8	322
	24	%d11r1	7,4%	7,2%	15,3%	34,0%	17,2%	12,4%	3,9%	2,6%	
	25-	Count	31	62	70	148	85	53	13	19	480
	39	%d11r1	6,4%	12,8%	14,6%	30,8%	17,8%	11,0%	2,6%	4,1%	
	40-	Count	49	47	52	162	120	60	23	17	532
	54	%d11r1	9,3%	8,8%	9,8%	30,5%	22,7%	11,4%	4,3%	3,2%	
	55-	Count	65	74	70	201	143	57	35	42	686
	98	%d11r1	9,5%	10,8%	10,2%	29,3%	20,9%	8,3%	5,1%	6,1%	
Total		Count	169	206	241	620	405	210	83	87	2020

**Hofstede**

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	9	18	12	37	18	25	4	13	137
		%d60	6,4%	13,3%	9,0%	27,2%	13,5%	18,4%	2,7%	9,7%	
	From time to time	Count	41	73	90	204	110	68	31	34	650
		%d60	6,3%	11,2%	13,8%	31,4%	17,0%	10,5%	4,7%	5,2%	
	Almost never/never	Count	119	115	136	372	273	115	48	40	1218
		%d60	9,7%	9,4%	11,2%	30,6%	22,4%	9,4%	4,0%	3,3%	
Total		Count	168	206	239	614	402	208	83	87	2006

**Hofstede**

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
IDEOLOGY	(1 - 4) Left	Count	31	48	62	154	95	50	27	10	477
		%d1r1	6,5%	10,0%	13,1%	32,2%	20,0%	10,5%	5,7%	2,1%	
	(5 - 6) Centre	Count	118	125	128	362	253	128	40	56	1210
		%d1r1	9,8%	10,3%	10,5%	29,9%	21,0%	10,6%	3,3%	4,7%	
(7 -10) Right		Count	17	21	33	62	37	17	12	13	212
		%d1r1	8,2%	10,1%	15,5%	29,1%	17,3%	8,0%	5,8%	5,9%	
Total		Count	167	194	223	577	385	195	79	79	1899

**GB-UKM - United Kingdom**

**Case Summary**

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	974	96,4%	36	3,6%	1010	100,0%

**Hofstede**

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
GENDER	Man	Count	126	75	119	295	266	95	51	39	1067
		%d10	11,8%	7,0%	11,2%	27,7%	24,9%	8,9%	4,8%	3,7%	
	Woman	Count	100	69	76	326	273	103	59	31	1038
		%d10	9,6%	6,7%	7,4%	31,4%	26,3%	9,9%	5,7%	3,0%	
Total		Count	226	144	196	622	539	198	111	71	2106

**Hofstede**

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Long term orientation		Indulgence	Restrictiveness	Total
AGE RECORDED - 4 CATEGORIES	15-24	Count	20	16	34	98	72	31	7	11	291
		%d11r1	7,0%	5,6%	11,8%	33,8%	24,9%	10,7%	2,4%	3,8%	
	25-39	Count	34	38	47	171	129	54	24	13	511
		%d11r1	6,6%	7,5%	9,1%	33,5%	25,3%	10,5%	4,8%	2,6%	
	40-54	Count	56	41	49	146	132	46	34	23	527
		%d11r1	10,6%	7,7%	9,3%	27,7%	25,0%	8,7%	6,5%	4,4%	
55-98	Count	116	49	65	208	208	69	46	23	784	
	%d11r1	14,8%	6,2%	8,3%	26,5%	26,5%	8,8%	5,9%	3,0%		
Total	Count	226	144	196	623	541	200	112	71	2113	

**Hofstede**

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Long term orientation		Indulgence	Restrictiveness	Total
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	16	9	21	43	43	12	4	8	156
		%d60	10,1%	5,8%	13,6%	27,5%	27,7%	7,6%	2,7%	5,0%	
	From time to time	Count	55	35	57	193	156	56	32	18	602
	%d60	9,1%	5,8%	9,5%	32,0%	26,0%	9,4%	5,3%	3,0%		
Almost never/never	Count	155	100	113	382	338	128	74	45	1336	
	%d60	11,6%	7,5%	8,5%	28,6%	25,3%	9,6%	5,6%	3,4%		
Total	Count	225	144	191	618	537	196	111	71	2094	

**Hofstede**

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Long term orientation		Indulgence	Restrictiveness	Total
IDEOLOGY	(1 - 4) Left	Count	36	44	60	186	173	70	37	15	621
		%d1r1	5,9%	7,1%	9,6%	29,9%	27,9%	11,3%	6,0%	2,4%	
	(5 - 6) Centre	Count	131	62	101	329	277	94	59	34	1086
		%d1r1	12,0%	5,7%	9,3%	30,3%	25,5%	8,7%	5,4%	3,1%	
(7 -10) Right	Count	50	29	29	73	67	25	13	21	308	
	%d1r1	16,4%	9,6%	9,3%	23,6%	21,7%	8,1%	4,3%	7,0%		
Total	Count	217	135	189	587	517	189	109	70	2015	

**GR - Greece**

**Case Summary**

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	1010	99,6%	4	0,4%	1014	100,0%

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
		Power	ism	ism	Femininity	ty	n	e	n		
GENDER	Man	Count	155	175	141	262	285	54	30	62	1165
		%d10	13,3%	15,0%	12,1%	22,5%	24,5%	4,6%	2,6%	5,3%	
ER	Woman	Count	164	222	127	298	297	48	26	99	1282
		%d10	12,8%	17,4%	9,9%	23,3%	23,2%	3,7%	2,0%	7,8%	
Total		Count	319	398	268	560	582	102	57	161	2447

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
		Power	ism	ism	Femininity	ty	n	e	n		
AGE RECODED - 4 CATEGORIES	15-24	Count	60	44	50	59	82	7	3	14	319
		%d11r1	18,9%	13,6%	15,7%	18,6%	25,6%	2,1%	0,9%	4,5%	
	25-39	Count	54	62	58	103	123	38	13	16	467
		%d11r1	11,6%	13,2%	12,4%	22,0%	26,4%	8,2%	2,8%	3,5%	
	40-54	Count	63	105	79	152	138	34	19	39	627
		%d11r1	10,0%	16,7%	12,6%	24,1%	22,0%	5,4%	3,0%	6,2%	
Total	55-98	Count	141	188	82	247	239	23	22	92	1033
		%d11r1	13,7%	18,2%	7,9%	23,9%	23,2%	2,2%	2,1%	8,9%	
Total		Count	319	398	268	560	582	102	57	161	2447

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
		Power	ism	ism	Femininity	ty	n	e	n		
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	126	131	78	182	199	30	17	61	823
		%d60	15,4%	15,9%	9,5%	22,1%	24,1%	3,6%	2,1%	7,4%	
	From time to time	Count	144	191	124	262	280	47	30	80	1157
		%d60	12,4%	16,5%	10,7%	22,6%	24,2%	4,1%	2,6%	6,9%	
Total	Almost never/never	Count	49	75	65	115	104	24	10	20	462
		%d60	10,5%	16,2%	14,1%	24,9%	22,4%	5,2%	2,2%	4,3%	
Total		Count	319	397	267	559	582	101	57	161	2443

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
		Power	ism	ism	Femininity	ty	n	e	n		
IDEOLOGY	(1 - 4) Left	Count	76	81	56	116	144	22	10	25	530
		%d1r1	14,3%	15,3%	10,6%	21,8%	27,2%	4,1%	1,9%	4,8%	
	(5 - 6) Centre	Count	98	144	91	202	183	40	26	63	846
		%d1r1	11,6%	17,0%	10,8%	23,8%	21,6%	4,7%	3,1%	7,4%	
Total	(7 - 10) Right	Count	45	98	57	113	103	25	19	51	511
		%d1r1	8,8%	19,1%	11,2%	22,0%	20,2%	4,8%	3,8%	10,0%	
Total		Count	219	322	205	430	430	86	55	139	1887

ES -Spain

Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	968	95,7%	43	4,3%	1011	100,0%

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
	Power	ism	ism	Femininity	ty	n	e				
GENDER	Man	Count	121	110	94	215	288	87	60	20	996
		%d10	12,1%	11,1%	9,5%	21,6%	28,9%	8,7%	6,0%	2,0%	
ER	Woma	Count	107	115	86	257	301	68	77	18	1030
		%d10	10,4%	11,2%	8,3%	24,9%	29,3%	6,6%	7,4%	1,8%	
Total	Count	228	225	180	472	589	155	137	38	2026	

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
	Power	ism	alism	Femininity	ty	n	e				
AGE RECORDED - 4 CATEGORIES	15-	Count	19	28	19	62	66	27	14	4	238
		%d11r1	7,9%	11,8%	8,1%	25,9%	27,9%	11,2%	5,7%	1,5%	
	25-	Count	46	47	48	95	130	41	19	4	431
		%d11r1	10,7%	11,0%	11,2%	22,0%	30,2%	9,5%	4,5%	0,9%	
	40-	Count	74	56	57	128	174	40	38	11	578
		%d11r1	12,9%	9,7%	9,8%	22,2%	30,1%	7,0%	6,6%	1,8%	
55-	Count	89	94	56	188	219	47	66	20	779	
	%d11r1	11,5%	12,1%	7,2%	24,1%	28,1%	6,1%	8,4%	2,6%		
Total	Count	228	225	180	472	589	155	137	38	2026	

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
	Power	ism	alism	Femininity	ty	n	ce	on			
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	28	22	20	43	66	24	11	4	218
		%d60	12,7%	10,0%	9,3%	19,9%	30,2%	11,0%	5,0%	1,8%	
	From time to time	Count	60	52	39	131	143	41	33	12	511
		%d60	11,8%	10,2%	7,7%	25,6%	27,9%	8,1%	6,4%	2,4%	
Almost never/never	Count	141	150	120	297	380	89	92	21	1291	
	%d60	10,9%	11,6%	9,3%	23,0%	29,4%	6,9%	7,2%	1,6%		
Total	Count	228	224	180	471	588	154	136	37	2020	

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
IDEOLOGY	(1 - 4) Left	Count	90	89	68	182	243	64	58	12	806
		%d1r1	11,1%	11,1%	8,5%	22,6%	30,1%	7,9%	7,2%	1,5%	
	(5 - 6) Centre	Count	74	74	62	170	201	48	46	12	688
		%d1r1	10,8%	10,8%	9,0%	24,7%	29,3%	7,0%	6,6%	1,8%	
	(7 -10) Right	Count	42	32	34	56	88	18	17	12	299
		%d1r1	13,9%	10,8%	11,3%	18,7%	29,4%	6,1%	5,7%	4,0%	
Total		Count	205	196	165	408	532	130	121	36	1794

### PT - Portugal

#### Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	995	98,8%	12	1,2%	1007	100,0%

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
GENDER	Man	Count	64	121	86	260	236	130	46	12	956
		%d10	6,7%	12,6%	9,1%	27,2%	24,7%	13,6%	4,8%	1,3%	
	Woman	Count	50	204	78	313	231	124	49	39	1087
		%d10	4,6%	18,8%	7,2%	28,8%	21,2%	11,4%	4,5%	3,6%	
Total		Count	114	324	165	573	466	254	95	51	2043

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
AGE RECODED - 4 CATEGORIES	15-24	Count	15	27	34	63	61	44	6	7	257
		%d11r1	5,9%	10,6%	13,1%	24,3%	23,7%	17,0%	2,4%	2,8%	
	25-39	Count	30	49	48	105	108	62	26	5	433
		%d11r1	7,0%	11,3%	11,1%	24,3%	25,0%	14,3%	6,0%	1,0%	
	40-54	Count	25	76	41	152	133	65	35	9	537
		%d11r1	4,7%	14,2%	7,7%	28,4%	24,8%	12,1%	6,5%	1,6%	
	55-98	Count	44	172	42	253	164	83	27	31	817
		%d11r1	5,3%	21,1%	5,1%	30,9%	20,1%	10,2%	3,4%	3,8%	
Total		Count	114	324	165	573	466	254	95	51	2043



### Hofstede

		Hofstede									
			Collectiv	Individual	Feminini	Long term					
		Power	ism	alism	ty	Uncertai	orientati	Indulgen	Restricti	Total	
DIFFICULTIE	Most of the	Count	7	48	29	122	112	32	7	9	367
S PAYING	time	%d60	2,0%	13,2%	7,8%	33,2%	30,5%	8,7%	2,0%	2,5%	
BILLS - LAST	From time	Count	38	147	64	228	171	106	53	30	838
YEAR	to time	%d60	4,5%	17,6%	7,7%	27,3%	20,5%	12,6%	6,3%	3,6%	
	Almost	Count	69	129	71	219	183	112	35	12	829
	never/never	%d60	8,3%	15,5%	8,5%	26,4%	22,1%	13,5%	4,2%	1,5%	
Total		Count	114	324	164	570	466	250	95	51	2034

### Hofstede

		Hofstede									
			Collectivi	Individual	Feminini	Long term					
		Power	sm	lism	ty	Uncertai	orientatio	Indulgen	Restrictio	Total	
IDEOLOGY	(1 - 4)	Count	25	97	44	136	114	70	28	15	529
	Left	%d1r1	4,7%	18,2%	8,3%	25,8%	21,6%	13,2%	5,2%	2,9%	
	(5 - 6)	Count	55	106	52	203	165	84	30	19	714
	Centre	%d1r1	7,7%	14,9%	7,3%	28,5%	23,2%	11,7%	4,2%	2,6%	
	(7 -10)	Count	23	72	29	105	90	61	26	11	417
	Right	%d1r1	5,4%	17,2%	6,9%	25,2%	21,6%	14,7%	6,3%	2,7%	
Total		Count	102	274	125	445	370	215	83	45	1660

### DE-E Germany East

#### Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	294	98,3%	5	1,7%	299	100,0%

### Hofstede

		Hofstede									
			Collectivis	Individuali	Femininity	Long term					
		Power	m	sm		Uncertaint	orientatio	Indulgenc	Restriction	Total	
GEND	Man	Count	33	16	40	100	81	23	17	1	311
ER		%d10	10,5%	5,2%	12,9%	32,0%	26,1%	7,5%	5,3%	0,4%	
	Woma	Count	31	21	38	115	86	32	17	1	342
	n	%d10	9,0%	6,3%	11,2%	33,6%	25,2%	9,4%	4,9%	0,4%	
Total		Count	64	38	79	214	167	56	33	3	654

Hofstede

		Hofstede										
		Collectivism		Individualism		Femininity		Long term uncertainty orientation		Indulgence/Restriction		Total
		Power	ism	alism	ty	nty	on	ce	n			
AGE RECODED - 4 CATEGORIES	15-24	Count	8	4	7	20	18	6	2	1	65	
		%d11r1	12,2%	5,7%	10,5%	30,3%	27,9%	8,5%	3,8%	1,1%		
	25-39	Count	8	6	22	43	32	16	7	0	133	
		%d11r1	5,8%	4,7%	16,3%	32,1%	23,8%	12,0%	5,0%	0,4%		
	40-54	Count	13	12	15	44	38	14	10	0	146	
		%d11r1	8,6%	8,2%	10,2%	30,3%	26,2%	9,7%	6,6%	0,3%		
	55-98	Count	36	16	35	108	79	20	15	1	310	
		%d11r1	11,5%	5,1%	11,4%	34,8%	25,7%	6,4%	4,8%	0,4%		
Total	Count	64	38	79	214	167	56	33	3	654		

Hofstede

		Hofstede										
		Collectivism		Individualism		Femininity		Long term uncertainty orientation		Indulgence/Restriction		Total
		Power	ism	alism	ty	nty	on	ce	n			
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	1	2	5	14	8	5	2	0	39	
		%d60	3,3%	5,1%	13,0%	36,2%	21,9%	13,2%	6,0%	1,2%		
	From time to time	Count	12	10	21	48	33	14	10	1	149	
		%d60	8,3%	6,9%	13,8%	32,2%	21,8%	9,7%	6,8%	0,5%		
	Almost never/never	Count	49	25	50	148	124	36	20	2	454	
		%d60	10,9%	5,6%	10,9%	32,6%	27,3%	7,9%	4,5%	0,4%		
Total	Count	63	38	75	210	165	56	33	3	642		

Hofstede

		Hofstede										
		Collectivism		Individualism		Femininity		Long term uncertainty orientation		Indulgence/Restriction		Total
		Power	ism	alism	ty	nty	on	ce	n			
IDEOLOGY	(1 - 4) Left	Count	25	20	22	61	49	13	12	3	205	
		%d1r1	12,1%	9,9%	10,7%	29,9%	24,1%	6,4%	5,7%	1,2%		
	(5 - 6) Centre	Count	29	10	35	107	90	24	13	0	308	
		%d1r1	9,3%	3,2%	11,2%	34,7%	29,3%	7,9%	4,3%	0,1%		
	(7 - 10) Right	Count	9	6	17	36	22	15	6	0	110	
		%d1r1	7,8%	5,0%	15,1%	33,0%	20,2%	13,2%	5,7%	0,0%		
Total	Count	62	36	73	205	162	52	31	3	623		

FI - Finland

Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	1007	99,0%	10	1,0%	1017	100,0%

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation				Total	
		Power	ism	ism	Femininity	Uncertainty	orientation	Indulgence	Restriction	Total	
GENDER	Man	Count	216	74	125	294	341	108	55	26	1238
		%d10	17,4%	6,0%	10,1%	23,7%	27,5%	8,7%	4,5%	2,1%	
ER	Woman	Count	116	94	85	375	343	117	70	30	1229
		%d10	9,4%	7,6%	6,9%	30,5%	27,9%	9,5%	5,7%	2,5%	
Total		Count	331	168	210	668	684	225	125	56	2467

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation				Total	
		Power	ism	ism	Femininity	Uncertainty	orientation	Indulgence	Restriction	Total	
AGE RECODED - 4 CATEGORIES	15-24	Count	25	8	30	101	86	43	8	2	303
		%d11r1	8,2%	2,7%	10,0%	33,4%	28,3%	14,3%	2,7%	0,5%	
	25-39	Count	58	43	59	156	158	74	22	13	583
		%d11r1	10,0%	7,3%	10,1%	26,8%	27,1%	12,6%	3,8%	2,3%	
	40-54	Count	75	33	48	137	155	50	33	11	543
		%d11r1	13,8%	6,0%	8,9%	25,3%	28,6%	9,3%	6,0%	2,0%	
Total	55-98	Count	174	84	74	275	287	60	62	30	1045
		%d11r1	16,7%	8,0%	7,1%	26,3%	27,4%	5,7%	5,9%	2,9%	
Total		Count	332	168	211	669	686	227	125	56	2474

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation				Total	
		Power	ism	ism	Femininity	Uncertainty	orientation	Indulgence	Restriction	Total	
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	7	4	7	22	21	2	3	0	67
		%d60	10,8%	6,6%	10,7%	32,1%	31,9%	2,9%	4,4%	0,7%	
	From time to time	Count	37	30	39	95	106	42	15	12	377
		%d60	9,9%	8,1%	10,4%	25,1%	28,1%	11,3%	4,0%	3,1%	
Total	Almost never/never	Count	288	133	165	549	554	183	107	44	2021
		%d60	14,2%	6,6%	8,1%	27,1%	27,4%	9,0%	5,3%	2,2%	
Total		Count	332	168	211	665	681	227	125	56	2465

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation				Total	
		Power	ism	ism	Femininity	Uncertainty	orientation	Indulgence	Restriction	Total	
IDEOLOGY	(1 - 4) Left	Count	57	43	32	169	173	69	40	4	586
		%d1r1	9,8%	7,3%	5,4%	28,8%	29,5%	11,8%	6,7%	0,7%	
	(5 - 6) Centre	Count	101	54	66	225	224	80	46	21	816
		%d1r1	12,4%	6,6%	8,1%	27,6%	27,4%	9,8%	5,6%	2,5%	
Total	(7 - 10) Right	Count	159	63	101	215	235	66	32	27	897
		%d1r1	17,7%	7,0%	11,2%	24,0%	26,2%	7,3%	3,5%	3,0%	
Total		Count	318	159	198	609	631	215	117	52	2299

SE - Sweden

Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	1023	98,1%	20	1,9%	1043	100,0%

Hofstede

		Hofstede								Total	
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence	Restriction		
		Power	sm	ism	Femininity	y	n	e			
GENDER	Man	Count	156	98	99	281	344	133	32	11	1154
		%d10	13,5%	8,5%	8,6%	24,4%	29,8%	11,5%	2,8%	0,9%	
ER	Woman	Count	62	125	42	290	379	174	40	6	1118
		%d10	5,5%	11,1%	3,8%	26,0%	33,9%	15,6%	3,6%	0,5%	
Total		Count	217	223	141	571	723	307	73	16	2272

Hofstede

		Hofstede								Total	
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence	Restriction		
		Power	sm	alism	Femininity	ty	n	e	n		
AGE	15-24	Count	5	16	10	48	75	41	0	0	195
RECORDED - 4 CATEGORIES		%d11r1	2,6%	8,2%	4,9%	24,8%	38,3%	21,2%	0,0%	0,0%	
	25-39	Count	47	66	52	161	182	94	18	2	623
		%d11r1	7,6%	10,6%	8,3%	25,9%	29,3%	15,2%	2,9%	0,3%	
	40-54	Count	58	66	38	130	184	90	25	5	595
	%d11r1	9,7%	11,0%	6,4%	21,8%	30,9%	15,2%	4,1%	0,9%		
55-98	Count	107	78	42	234	286	84	31	9	870	
	%d11r1	12,3%	8,9%	4,8%	26,9%	32,9%	9,6%	3,5%	1,1%		
Total		Count	217	225	141	573	727	310	73	16	2283

Hofstede

		Hofstede								Total	
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence	Restriction		
		Power	ism	alism	Femininity	nty	on	ce	on		
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	2	5	4	13	13	8	2	0	48
		%d60	5,1%	11,2%	7,5%	26,9%	28,1%	16,9%	4,4%	0,0%	
YEAR	From time to time	Count	4	14	7	31	36	18	1	0	109
		%d60	3,8%	12,4%	6,1%	28,0%	33,1%	16,1%	0,6%	0,0%	
YEAR	Almost never/never	Count	211	206	131	529	677	284	70	16	2125
		%d60	9,9%	9,7%	6,2%	24,9%	31,9%	13,4%	3,3%	0,8%	
Total		Count	217	225	141	573	727	310	73	16	2283

**Hofstede**

		Hofstede									
		Collectivism		Individualism		Femininity		Long term orientation		Indulgence Restriction	
		Power	sm	lism	ty	nty	n	ce	n	Total	
IDEOLOGY	(1 - 4)	Count	82	148	30	287	393	199	32	4	1174
	Left	%d1r1	7,0%	12,6%	2,6%	24,4%	33,5%	17,0%	2,7%	0,3%	
	(5 - 6)	Count	62	49	44	138	167	60	26	9	555
	Centre	%d1r1	11,2%	8,8%	8,0%	24,9%	30,1%	10,7%	4,7%	1,6%	
(7 -10)	Count	72	28	65	144	165	49	15	4	541	
	Right	%d1r1	13,3%	5,1%	12,0%	26,6%	30,6%	9,1%	2,7%	0,7%	
Total	Count	215	224	139	568	725	308	72	16	2269	

**AT - Austria**

**Case Summary**

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	996	98,4%	16	1,6%	1012	100,0%

**Hofstede**

		Hofstede									
		Collectivism		Individualism		Femininity		Long term orientation		Indulgence Restriction	
		Power	sm	lism	ty	nty	n	ce	n	Total	
GENDER	Man	Count	96	128	231	207	198	157	73	42	1131
		%d10	8,5%	11,3%	20,4%	18,3%	17,5%	13,9%	6,4%	3,7%	
	Woma	Count	84	179	195	292	193	145	67	62	1217
	n	%d10	6,9%	14,7%	16,0%	24,0%	15,9%	11,9%	5,5%	5,1%	
Total	Count	179	307	426	500	391	302	139	104	2349	

**Hofstede**

		Hofstede									
		Collectivism		Individualism		Femininity		Long term orientation		Indulgence Restriction	
		Power	sm	lism	ty	nty	n	ce	n	Total	
AGE RECODED - 4 CATEGORIES	15-	Count	16	46	63	49	36	52	16	14	294
	24	%d11r1	5,5%	15,7%	21,6%	16,8%	12,4%	17,8%	5,4%	4,8%	
	25-	Count	24	74	102	102	80	88	46	23	537
	39	%d11r1	4,4%	13,7%	18,9%	18,9%	14,8%	16,4%	8,6%	4,2%	
	40-	Count	41	63	103	124	101	72	24	19	548
	54	%d11r1	7,5%	11,5%	18,9%	22,6%	18,4%	13,2%	4,5%	3,5%	
	55-	Count	98	124	157	225	174	89	53	47	967
	98	%d11r1	10,2%	12,8%	16,2%	23,3%	18,0%	9,2%	5,5%	4,9%	
Total	Count	179	307	425	500	391	302	139	104	2347	

**Hofstede**

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	17	37	23	34	40	32	4	8	194
		%d60	8,6%	19,2%	11,7%	17,3%	20,4%	16,3%	2,2%	4,3%	
	From time to time	Count	41	78	122	135	90	84	47	31	629
		%d60	6,6%	12,3%	19,5%	21,4%	14,3%	13,4%	7,5%	5,0%	
	Almost never/never	Count	110	175	256	310	239	169	83	57	1398
		%d60	7,9%	12,5%	18,3%	22,2%	17,1%	12,1%	5,9%	4,0%	
Total		Count	168	290	401	479	368	285	135	96	2222

**Hofstede**

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total
IDEOLOGY	(1 - 4) Left	Count	32	100	94	128	88	105	49	43	639
		%d1r1	5,0%	15,6%	14,8%	20,0%	13,7%	16,4%	7,7%	6,8%	
	(5 - 6) Centre	Count	91	111	172	232	185	90	66	33	980
		%d1r1	9,3%	11,3%	17,6%	23,6%	18,9%	9,1%	6,8%	3,4%	
(7 -10) Right	Count	31	66	90	76	70	69	17	19	437	
		%d1r1	7,2%	15,0%	20,5%	17,4%	15,9%	15,7%	3,9%	4,4%	
Total		Count	155	276	356	435	343	263	132	96	2056

**CY - Cyprus (Republic)**

**Case Summary**

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	496	98,1%	9	1,9%	505	100,0%

**Hofstede**

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total
GENDER	Man	Count	75	84	48	113	158	25	9	45	557
		%d10	13,5%	15,0%	8,6%	20,2%	28,4%	4,5%	1,7%	8,0%	
	Woman	Count	48	118	55	123	154	18	10	75	601
		%d10	8,0%	19,6%	9,1%	20,5%	25,6%	3,0%	1,6%	12,5%	
Total		Count	123	202	103	236	312	43	19	120	1158

**Hofstede**

		Hofstede									
		Collectivism		Individualism		Femininity		Long term orientation		Total	
		Power	sm	alism	ty	nty	on	ce	n		
AGE RECODED - 4 CATEGORIES	15-24	Count	15	25	19	38	43	10	2	12	165
		%d11r1	9,2%	15,4%	11,3%	23,2%	26,1%	6,2%	1,2%	7,4%	
	25-39	Count	28	55	30	72	92	18	9	30	333
		%d11r1	8,3%	16,4%	8,9%	21,5%	27,7%	5,4%	2,6%	9,1%	
	40-54	Count	30	47	25	48	67	7	3	31	258
		%d11r1	11,6%	18,4%	9,7%	18,5%	25,9%	2,5%	1,3%	12,1%	
	55-98	Count	51	74	29	78	110	8	5	46	402
		%d11r1	12,6%	18,5%	7,2%	19,5%	27,4%	2,0%	1,2%	11,5%	
Total		Count	123	202	103	236	312	43	19	120	1158

**Hofstede**

		Hofstede									
		Collectivism		Individualism		Femininity		Long term orientation		Total	
		Power	ism	alism	ty	nty	on	ce	Restriction		
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	13	23	23	30	53	4	1	17	164
		%d60	7,9%	14,3%	14,0%	18,1%	32,1%	2,4%	0,7%	10,5%	
	From time to time	Count	57	105	31	102	125	20	2	62	503
		%d60	11,4%	20,8%	6,1%	20,2%	24,9%	3,9%	0,4%	12,3%	
	Almost never/never	Count	50	74	45	99	131	19	16	41	474
		%d60	10,5%	15,5%	9,6%	20,8%	27,6%	4,1%	3,3%	8,6%	
Total		Count	120	202	99	230	309	43	19	120	1141

**Hofstede**

		Hofstede									
		Collectivism		Individualism		Femininity		Long term orientation		Total	
		Power	sm	alism	ty	nty	on	ce	n		
IDEOLOGY	(1 - 4) Left	Count	17	17	13	35	44	3	4	5	138
		%d1r1	12,7%	12,0%	9,5%	25,5%	32,0%	2,0%	3,0%	3,4%	
	(5 - 6) Centre	Count	52	44	32	64	103	18	3	17	331
		%d1r1	15,8%	13,2%	9,6%	19,2%	30,9%	5,3%	0,8%	5,1%	
	(7 - 10) Right	Count	32	36	28	56	81	9	9	22	273
		%d1r1	11,6%	13,4%	10,3%	20,4%	29,6%	3,3%	3,2%	8,2%	
Total		Count	102	97	73	154	227	29	16	44	741

**CZ - Czech Republic**

**Case Summary**

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	958	93,4%	67	6,6%	1025	100,0%

### Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation		Indulgence	Restriction	Total	
		Power	ism	ism	Femininity	ty	n	e			
GENDER	Man	Count	119	64	218	265	226	83	65	7	1046
		%d10	11,4%	6,1%	20,8%	25,3%	21,6%	7,9%	6,2%	0,7%	
ER	Woma	Count	90	78	213	318	236	82	78	11	1104
	n	%d10	8,1%	7,0%	19,3%	28,8%	21,4%	7,4%	7,0%	1,0%	
Total		Count	209	142	431	582	461	164	142	18	2151

### Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation		Indulgence	Restriction	Total	
		Power	ism	ism	Femininity	ty	n	e	n		
AGE RECORDED - 4 CATEGORIES	15-	Count	15	5	64	64	41	19	17	0	226
		%d11r1	6,7%	2,2%	28,2%	28,5%	18,1%	8,6%	7,7%	0,0%	
	25-	Count	43	30	107	135	112	58	30	3	518
	39	%d11r1	8,4%	5,9%	20,7%	26,1%	21,6%	11,1%	5,7%	0,5%	
	40-	Count	55	39	122	165	120	48	37	2	587
	54	%d11r1	9,3%	6,7%	20,8%	28,1%	20,4%	8,2%	6,3%	0,3%	
55-	Count	96	67	138	218	189	39	59	13	819	
	98	%d11r1	11,7%	8,2%	16,9%	26,6%	23,1%	4,7%	7,2%	1,6%	
Total		Count	209	142	431	582	461	163	142	18	2149

### Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation		Indulgence	Restriction	Total	
		Power	ism	ism	Femininity	ty	on	ce	on		
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	17	8	18	38	30	10	6	3	131
		%d60	12,7%	6,4%	14,0%	29,2%	23,2%	7,5%	4,6%	2,4%	
	From time to time	Count	40	24	83	133	99	34	22	3	438
	%d60	9,2%	5,4%	19,0%	30,3%	22,5%	7,8%	5,1%	0,6%		
Almost never/never	Count	150	110	327	407	330	119	114	12	1569	
	%d60	9,6%	7,0%	20,8%	26,0%	21,0%	7,6%	7,3%	0,8%		
Total		Count	207	142	429	578	459	163	142	18	2138

### Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation		Indulgence	Restriction	Total	
		Power	ism	ism	Femininity	ty	n	ce	n		
IDEOLOGY	(1 - 4) Left	Count	35	30	86	127	92	27	33	2	433
		%d1r1	8,2%	7,0%	19,9%	29,3%	21,2%	6,3%	7,5%	0,6%	
	(5 - 6) Centre	Count	87	67	190	250	193	63	44	7	900
		%d1r1	9,6%	7,4%	21,1%	27,8%	21,4%	7,0%	4,9%	0,7%	
(7 -10) Right	Count	83	43	138	181	165	72	60	9	750	
	%d1r1	11,1%	5,7%	18,4%	24,1%	22,0%	9,6%	8,0%	1,2%		
Total		Count	205	140	414	558	449	162	137	18	2083



EE - Estonia

Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	948	96,6%	34	3,4%	982	100,0%

Hofstede

		Hofstede									
		Collectivis Power m		Individuali sm Femininity		Long term Uncertain orientatio y n		Indulgenc e	Restriction	Total	
GEND ER	Man	Count	79	70	102	287	207	128	42	9	924
		%d10	8,5%	7,5%	11,1%	31,1%	22,4%	13,8%	4,6%	1,0%	
	Woma	Count	64	100	68	371	225	141	90	26	1086
	n	%d10	5,9%	9,3%	6,2%	34,2%	20,8%	13,0%	8,3%	2,4%	
Total		Count	143	170	170	658	433	268	132	35	2010

Hofstede

		Hofstede									
		Collectivi Power sm		Individua lism y		Long term Uncertain orientatio n		Indulgenc e	Restrictio n	Total	
AGE RECODED - 4 CATEGORIES	15-	Count	13	15	20	73	59	48	13	1	243
	24	%d11r1	5,5%	6,0%	8,2%	30,2%	24,2%	19,9%	5,5%	0,5%	
	25-	Count	36	35	52	147	112	86	25	4	496
	39	%d11r1	7,2%	7,0%	10,6%	29,6%	22,5%	17,3%	5,0%	0,8%	
	40-	Count	38	40	51	138	103	71	36	7	484
	54	%d11r1	7,9%	8,2%	10,5%	28,5%	21,3%	14,8%	7,4%	1,4%	
	55-	Count	56	81	48	302	160	63	59	23	792
	98	%d11r1	7,1%	10,2%	6,1%	38,1%	20,2%	7,9%	7,5%	2,9%	
Total		Count	143	170	171	660	433	268	133	35	2015

Hofstede

		Hofstede									
		Collectiv Power ism		Individu alism y		Long term Uncertain orientati on		Indulgen ce	Restricti on	Total	
DIFFICULTIE S PAYING BILLS - LAST YEAR	Most of the	Count	11	12	27	57	39	23	7	5	181
	time	%d60	6,0%	6,4%	14,7%	31,8%	21,4%	12,7%	4,1%	2,9%	
	From time	Count	25	46	38	174	112	65	27	6	492
	to time	%d60	5,0%	9,4%	7,6%	35,3%	22,8%	13,2%	5,5%	1,2%	
	Almost	Count	105	111	106	419	277	175	97	24	1314
	never/never	%d60	8,0%	8,4%	8,0%	31,9%	21,1%	13,3%	7,4%	1,8%	
Total		Count	141	168	170	650	429	263	131	35	1987

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
IDEOLOGY	(1 - 4) Left	Count	17	40	38	124	82	51	17	5	375
		%d1r1	4,7%	10,6%	10,1%	33,2%	21,9%	13,6%	4,5%	1,4%	
	(5 - 6) Centre	Count	51	50	53	239	142	87	50	12	684
		%d1r1	7,4%	7,3%	7,7%	35,0%	20,8%	12,7%	7,3%	1,8%	
(7 -10) Right	Count	55	48	48	176	127	75	43	12	584	
		%d1r1	9,5%	8,2%	8,2%	30,1%	21,7%	12,9%	7,4%	2,1%	
Total		Count	124	138	139	539	351	213	110	30	1644

### HU - Hungary

#### Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	1010	97,1%	30	2,9%	1040	100,0%

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
GENDER	Man	Count	53	127	166	262	176	141	50	21	996
		%d10	5,3%	12,8%	16,6%	26,3%	17,7%	14,2%	5,0%	2,1%	
	Woman	Count	71	146	172	320	195	133	49	40	1126
		%d10	6,3%	12,9%	15,3%	28,4%	17,3%	11,8%	4,3%	3,5%	
Total		Count	125	273	338	582	372	274	98	61	2122

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
AGE RECODED - 4 CATEGORIES	15-24	Count	13	27	40	75	41	42	14	5	257
		%d11r1	5,2%	10,5%	15,4%	29,2%	15,8%	16,5%	5,6%	1,8%	
	25-39	Count	21	60	76	119	83	71	21	5	457
		%d11r1	4,6%	13,2%	16,7%	26,0%	18,2%	15,6%	4,7%	1,0%	
	40-54	Count	38	62	107	164	96	88	27	10	594
		%d11r1	6,5%	10,5%	18,0%	27,6%	16,3%	14,9%	4,6%	1,7%	
55-98	Count	51	123	115	224	150	72	35	41	812	
		%d11r1	6,3%	15,2%	14,2%	27,6%	18,5%	8,8%	4,3%	5,1%	
Total		Count	124	273	338	582	370	274	98	61	2120

### Hofstede

		Hofstede									
			Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	5	21	15	39	19	7	2	7	115
		%d60	4,6%	18,3%	13,3%	33,5%	16,6%	6,1%	1,7%	6,0%	
	From time to time	Count	33	53	79	143	86	53	20	11	479
		%d60	6,9%	11,0%	16,6%	29,9%	18,0%	11,0%	4,2%	2,3%	
	Almost never/never	Count	86	199	243	400	265	214	77	43	1527
		%d60	5,6%	13,0%	15,9%	26,2%	17,4%	14,0%	5,0%	2,8%	
Total		Count	125	273	338	582	371	274	98	61	2121

### Hofstede

		Hofstede									
			Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total
IDEOLOGY	(1 - 4) Left	Count	40	60	68	125	106	55	18	10	482
		%d1r1	8,3%	12,5%	14,0%	26,0%	22,0%	11,5%	3,7%	2,0%	
	(5 - 6) Centre	Count	50	97	130	218	136	103	40	27	802
		%d1r1	6,2%	12,1%	16,3%	27,2%	17,0%	12,9%	4,9%	3,4%	
	(7 -10) Right	Count	29	93	107	180	101	85	33	22	650
		%d1r1	4,4%	14,3%	16,4%	27,6%	15,6%	13,1%	5,0%	3,5%	
Total		Count	118	250	305	523	343	244	90	59	1933

### LV - Latvia

#### Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	1006	96,8%	33	3,2%	1039	100,0%

### Hofstede

		Hofstede									
			Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total
GENDER	Man	Count	91	77	157	313	239	73	24	18	991
		%d10	9,2%	7,8%	15,8%	31,5%	24,1%	7,4%	2,5%	1,8%	
	Woman	Count	64	123	155	399	245	65	43	28	1123
		%d10	5,7%	11,0%	13,8%	35,5%	21,8%	5,8%	3,8%	2,5%	
Total		Count	155	200	312	712	484	138	67	46	2114

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restrictiveness	Total	
AGE RECORDED - 4 CATEGORIES	15-24	Count	6	21	47	74	43	24	4	3	221
		%d11r1	2,8%	9,7%	21,0%	33,2%	19,4%	10,9%	1,8%	1,2%	
	25-39	Count	50	40	81	169	123	39	11	7	521
		%d11r1	9,7%	7,8%	15,6%	32,4%	23,6%	7,5%	2,1%	1,4%	
	40-54	Count	39	46	74	162	124	36	12	12	505
		%d11r1	7,8%	9,1%	14,6%	32,1%	24,5%	7,1%	2,4%	2,3%	
	55-98	Count	59	92	111	307	194	39	40	25	867
		%d11r1	6,8%	10,7%	12,8%	35,4%	22,4%	4,5%	4,6%	2,8%	
Total		Count	155	200	312	712	484	138	67	46	2114

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restrictiveness	Total	
DIFFICULTY IN PAYING BILLS - LAST YEAR	Most of the time	Count	10	17	36	58	36	7	6	6	176
		%d60	5,6%	9,5%	20,6%	33,3%	20,3%	3,9%	3,5%	3,3%	
	From time to time	Count	51	57	77	193	146	37	18	9	588
		%d60	8,6%	9,7%	13,0%	32,8%	24,8%	6,4%	3,1%	1,6%	
	Almost never/never	Count	94	126	198	460	302	93	42	31	1346
		%d60	7,0%	9,4%	14,7%	34,2%	22,5%	6,9%	3,1%	2,3%	
Total		Count	155	200	311	711	484	137	66	46	2110

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restrictiveness	Total	
IDEOLOGY	(1 - 4) Left	Count	11	21	15	59	47	11	8	3	175
		%d1r1	6,4%	11,7%	8,8%	33,8%	26,6%	6,5%	4,4%	1,8%	
	(5 - 6) Centre	Count	70	81	140	315	217	59	23	17	923
		%d1r1	7,6%	8,8%	15,2%	34,1%	23,5%	6,4%	2,5%	1,8%	
	(7 -10) Right	Count	63	72	113	236	158	57	30	17	747
		%d1r1	8,5%	9,7%	15,1%	31,6%	21,2%	7,7%	4,0%	2,3%	
Total		Count	145	174	269	611	422	128	61	37	1846

### LT - Lithuania

#### Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	990	98,7%	13	1,3%	1003	100,0%

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation				Total	
		Power	ism	ism	Femininity	Uncertainty	orientation	Indulgence	Restriction		
GENDER	Man	Count	41	82	160	301	212	80	61	28	964
		%d10	4,2%	8,5%	16,6%	31,2%	21,9%	8,3%	6,3%	2,9%	
ER	Woman	Count	32	130	157	364	230	100	87	37	1136
		%d10	2,8%	11,5%	13,9%	32,0%	20,2%	8,8%	7,6%	3,2%	
Total		Count	73	212	318	665	441	180	147	65	2100

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation				Total	
		Power	ism	ism	Femininity	Uncertainty	orientation	Indulgence	Restriction		
AGE RECODED - 4 CATEGORIES	15-24	Count	8	21	34	68	46	46	38	5	265
		%d11r1	3,1%	8,0%	12,8%	25,7%	17,3%	17,3%	14,2%	1,7%	
	25-39	Count	18	46	99	145	99	57	38	13	514
		%d11r1	3,4%	9,0%	19,3%	28,2%	19,2%	11,2%	7,4%	2,5%	
	40-54	Count	16	47	83	149	124	33	23	14	489
		%d11r1	3,3%	9,6%	16,9%	30,4%	25,4%	6,8%	4,8%	2,8%	
Total	55-98	Count	31	98	102	302	173	43	48	34	831
		%d11r1	3,7%	11,7%	12,3%	36,4%	20,8%	5,2%	5,8%	4,1%	
Total		Count	73	212	318	664	441	180	147	65	2099

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation				Total	
		Power	ism	ism	Femininity	Uncertainty	orientation	Indulgence	Restriction		
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	9	20	30	69	46	5	6	6	190
		%d60	4,8%	10,8%	15,6%	36,1%	24,0%	2,6%	2,9%	3,2%	
	From time to time	Count	16	61	57	170	108	31	32	15	489
	%d60	3,2%	12,4%	11,7%	34,7%	22,1%	6,4%	6,5%	3,0%		
Total	Almost never/never	Count	48	131	231	424	283	144	108	44	1413
		%d60	3,4%	9,3%	16,3%	30,0%	20,1%	10,2%	7,6%	3,1%	
Total		Count	73	212	318	663	437	180	145	65	2092

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation				Total	
		Power	ism	ism	Femininity	Uncertainty	orientation	Indulgence	Restriction		
IDEOLOGY	(1 - 4) Left	Count	12	49	39	113	66	22	24	15	340
		%d1r1	3,4%	14,5%	11,4%	33,4%	19,4%	6,4%	7,0%	4,5%	
	(5 - 6) Centre	Count	33	81	96	224	158	63	47	24	726
		%d1r1	4,5%	11,2%	13,2%	30,9%	21,7%	8,7%	6,5%	3,3%	
Total	(7 - 10) Right	Count	14	30	58	121	79	26	18	10	356
		%d1r1	4,0%	8,5%	16,3%	33,9%	22,1%	7,2%	5,2%	2,8%	
Total		Count	59	161	193	458	302	110	89	50	1422

MT - Malta

Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	499	99,3%	3	0,7%	503	100,0%

Hofstede

		Hofstede									
		Collectivis Power m		Individuali ism		Femininity		Long term Uncertainty orientation		Indulgence Restriction	Total
GENDER	Man	Count	49	89	59	136	134	56	35	59	617
		%d10	7,9%	14,5%	9,6%	22,0%	21,8%	9,0%	5,7%	9,5%	
ER	Woma	Count	56	95	50	115	156	27	25	58	583
	n	%d10	9,6%	16,2%	8,6%	19,8%	26,8%	4,6%	4,4%	10,0%	
Total		Count	104	184	109	251	291	83	61	117	1200

Hofstede

		Hofstede									
		Collectivi Power		Individual ism		Feminini ty		Long term Uncertain orientation		Indulgence Restrictio n	Total
AGE RECODED - 4 CATEGORIES	15-24	Count	13	26	17	28	44	8	0	22	159
		%d11r1	8,0%	16,7%	10,9%	17,9%	27,8%	5,2%	0,0%	13,6%	
	25-39	Count	30	56	44	83	76	37	26	26	377
		%d11r1	8,1%	14,9%	11,5%	21,9%	20,2%	9,7%	6,8%	6,9%	
	40-54	Count	18	24	17	63	66	22	16	9	236
		%d11r1	7,5%	10,3%	7,3%	26,8%	28,2%	9,1%	6,9%	4,0%	
55-98	Count	44	77	31	77	104	16	19	60	428	
	%d11r1	10,2%	18,0%	7,3%	18,0%	24,3%	3,8%	4,4%	14,0%		
Total		Count	104	184	109	251	291	83	61	117	1200

Hofstede

		Hofstede										
		Collectiv Power		Individual alism		Feminini ty		Long term Uncertain orientati on		Indulgen ce	Restricti on	Total
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	5	4	5	8	12	2	4	2	43	
		%d60	12,5%	9,0%	12,0%	19,5%	28,7%	4,1%	9,4%	4,9%		
	From time to time	Count	21	67	35	63	66	20	21	47	340	
		%d60	6,1%	19,7%	10,4%	18,4%	19,5%	5,9%	6,0%	14,0%		
Almost never/never	Count	77	111	69	180	210	61	36	67	812		
	%d60	9,4%	13,7%	8,5%	22,2%	25,9%	7,5%	4,4%	8,3%			
Total		Count	102	182	109	251	289	83	61	117	1194	

### Hofstede

		Hofstede										
		Collectivism		Individualism		Long term orientation		Indulgence		Restriction		Total
		Power	sm	lism	ty	nty	n	e	n			
IDEOLOGY	(1 - 4) Left	Count	16	37	20	61	60	17	9	19	239	
		%d1r1	6,8%	15,3%	8,2%	25,7%	25,1%	6,9%	4,0%	8,1%		
	(5 - 6) Centre	Count	54	118	64	127	143	56	43	84	691	
		%d1r1	7,9%	17,1%	9,3%	18,4%	20,8%	8,1%	6,3%	12,1%		
	(7 -10) Right	Count	23	9	8	21	43	2	2	9	117	
		%d1r1	20,1%	7,8%	6,4%	17,7%	37,1%	1,3%	1,9%	7,8%		
Total		Count	94	164	91	209	247	74	55	112	1046	

### PL - Poland

#### Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	953	94,0%	61	6,0%	1014	100,0%

### Hofstede

		Hofstede										
		Collectivism		Individualism		Long term orientation		Indulgence		Restriction		Total
		Power	m	sm	Femininity	y	n	e	n			
GENDER	Man	Count	80	89	94	253	248	35	69	29	897	
		%d10	8,9%	10,0%	10,4%	28,3%	27,6%	3,9%	7,7%	3,2%		
	Woman	Count	69	124	96	282	193	43	78	46	931	
		%d10	7,5%	13,3%	10,3%	30,3%	20,7%	4,6%	8,4%	4,9%		
Total		Count	149	213	190	536	440	78	147	75	1827	

### Hofstede

		Hofstede										
		Collectivism		Individualism		Long term orientation		Indulgence		Restriction		Total
		Power	sm	lism	ty	nty	n	e	n			
AGE RECODED - 4 CATEGORIES	15-24	Count	14	15	17	58	56	10	18	2	190	
		%d11r1	7,4%	7,8%	9,2%	30,5%	29,2%	5,5%	9,5%	1,0%		
	25-39	Count	45	47	60	141	122	26	43	8	492	
		%d11r1	9,1%	9,5%	12,3%	28,7%	24,9%	5,2%	8,8%	1,6%		
	40-54	Count	31	44	60	133	104	17	40	12	441	
		%d11r1	7,0%	10,1%	13,6%	30,2%	23,6%	3,7%	9,1%	2,7%		
	55-98	Count	59	107	52	204	158	25	46	53	704	
		%d11r1	8,4%	15,2%	7,4%	28,9%	22,5%	3,6%	6,5%	7,5%		
Total		Count	149	213	190	536	440	78	147	75	1827	

**Hofstede**

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	1	8	3	15	8	2	2	3	42
		%d60	2,6%	19,8%	6,7%	35,4%	19,7%	4,0%	4,0%	7,7%	
	From time to time	Count	15	43	52	122	66	24	32	19	373
		%d60	4,1%	11,6%	13,9%	32,6%	17,8%	6,5%	8,6%	5,0%	
	Almost never/never	Count	133	161	135	398	366	52	113	53	1411
		%d60	9,4%	11,4%	9,6%	28,2%	25,9%	3,7%	8,0%	3,7%	
Total		Count	149	213	190	534	440	78	147	75	1826

**Hofstede**

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total
IDEOLOGY	(1 - 4) Left	Count	48	60	68	161	127	25	50	9	548
		%d1r1	8,8%	10,9%	12,5%	29,3%	23,2%	4,5%	9,2%	1,7%	
	(5 - 6) Centre	Count	48	61	74	181	153	34	55	15	620
		%d1r1	7,7%	9,8%	11,9%	29,3%	24,6%	5,5%	8,9%	2,4%	
	(7 -10) Right	Count	50	86	39	171	144	19	36	48	593
		%d1r1	8,5%	14,5%	6,6%	28,8%	24,3%	3,1%	6,1%	8,1%	
Total		Count	146	207	181	513	424	77	142	72	1762

**SK - Slovakia**

**Case Summary**

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	954	95,0%	50	5,0%	1004	100,0%

**Hofstede**

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total
GENDER	Man	Count	111	119	137	213	243	100	71	45	1038
		%d10	10,7%	11,4%	13,2%	20,5%	23,4%	9,6%	6,8%	4,3%	
	Woma	Count	93	116	109	297	241	83	69	53	1059
		%d10	8,8%	11,0%	10,3%	28,1%	22,7%	7,8%	6,5%	5,0%	
Total		Count	204	235	246	510	484	182	139	97	2097



### Hofstede

		Hofstede									
		Collectiv Power sm		Individua lism	Feminini ty	Uncertai nty	Long term orientatio n	Indulgen ce	Restrictio n	Total	
AGE RECODED - 4 CATEGORIES	15-24	Count	27	18	33	48	65	38	18	3	250
		%d11r1	10,8%	7,2%	13,0%	19,3%	25,9%	15,3%	7,1%	1,4%	
	25-39	Count	61	58	51	134	129	51	41	9	533
		%d11r1	11,4%	10,8%	9,6%	25,1%	24,2%	9,6%	7,6%	1,7%	
	40-54	Count	51	65	80	118	131	49	35	28	556
		%d11r1	9,1%	11,7%	14,4%	21,2%	23,6%	8,8%	6,2%	5,1%	
55-98	Count	66	94	82	210	158	43	47	57	756	
	%d11r1	8,7%	12,4%	10,8%	27,8%	20,9%	5,7%	6,1%	7,5%		
Total		Count	204	234	246	510	484	181	139	97	2095

### Hofstede

		Hofstede									
		Collectiv Power ism		Individua alism	Feminini ty	Uncertai nty	Long term orientati on	Indulgen ce	Restricti on	Total	
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	3	13	16	17	10	6	2	8	76
		%d60	4,3%	16,5%	21,2%	23,1%	13,1%	8,2%	3,1%	10,4%	
	From time to time	Count	51	77	85	142	135	60	31	46	627
		%d60	8,2%	12,3%	13,5%	22,6%	21,5%	9,5%	5,0%	7,3%	
Almost never/never	Count	150	145	139	348	335	116	106	43	1383	
	%d60	10,8%	10,5%	10,1%	25,2%	24,2%	8,4%	7,6%	3,1%		
Total		Count	204	235	240	508	480	182	139	97	2085

### Hofstede

		Hofstede									
		Collectiv Power sm		Individua lism	Feminini ty	Uncertai nty	Long term orientatio n	Indulgen ce	Restrictio n	Total	
IDEOLOGY	(1 - 4) Left	Count	51	41	63	126	125	39	38	22	505
		%d1r1	10,1%	8,2%	12,4%	25,0%	24,8%	7,8%	7,5%	4,3%	
	(5 - 6) Centre	Count	107	111	101	221	229	80	51	49	948
		%d1r1	11,3%	11,7%	10,6%	23,3%	24,1%	8,4%	5,4%	5,1%	
(7 -10) Right	Count	37	60	36	98	77	30	29	14	380	
	%d1r1	9,8%	15,7%	9,4%	25,7%	20,2%	7,8%	7,7%	3,7%		
Total		Count	195	212	199	445	430	148	119	84	1833

## Slovenia

## Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	978	97,7%	23	2,3%	1001	100,0%

## Hofstede

		Hofstede								Total	
		Collectivis Power	Individuali ism	Femininity	Uncertain ty	Long term orientatio n	Indulgenc e	Restrictio n			
GEND ER	Man	Count	97	81	149	294	314	57	84	13	1089
		%d10	8,9%	7,5%	13,6%	27,0%	28,8%	5,3%	7,7%	1,2%	
	Woma n	Count	72	117	129	320	271	51	102	16	1078
		%d10	6,7%	10,9%	11,9%	29,7%	25,1%	4,7%	9,5%	1,4%	
Total		Count	169	199	277	615	585	109	187	28	2167

## Hofstede

		Hofstede								Total	
		Collectivi Power	Individua lism	Femininit y	Uncertain ty	Long term orientatio n	Indulgenc e	Restrictio n			
AGE	15-	Count	11	28	29	79	57	15	13	0	232
RECODED - 4 CATEGORIES	24	%d11r1	4,7%	11,9%	12,7%	33,8%	24,6%	6,6%	5,8%	0,0%	
	25-	Count	23	49	73	135	123	25	34	9	472
	39	%d11r1	4,8%	10,5%	15,5%	28,7%	26,1%	5,3%	7,2%	2,0%	
	40-	Count	37	43	87	139	142	27	59	4	540
	54	%d11r1	6,9%	8,0%	16,1%	25,9%	26,4%	5,0%	11,0%	0,8%	
	55-	Count	98	79	88	261	262	41	80	15	923
	98	%d11r1	10,6%	8,5%	9,5%	28,3%	28,4%	4,5%	8,7%	1,6%	
Total		Count	169	199	277	615	585	109	187	28	2167

## Hofstede

		Hofstede								Total	
		Collectiv Power	Individu alism	Feminini ty	Uncertai nty	Long term orientati on	Indulgen ce	Restricti on			
DIFFICULTIE S PAYING BILLS - LAST YEAR	Most of the time	Count	5	29	26	57	46	13	19	6	201
		%d60	2,5%	14,2%	12,8%	28,3%	22,8%	6,5%	9,6%	3,2%	
	From time to time	Count	33	39	60	113	114	12	40	7	418
		%d60	7,8%	9,3%	14,4%	27,0%	27,2%	2,8%	9,7%	1,8%	
	Almost never/never	Count	131	131	192	445	424	84	127	14	1548
		%d60	8,4%	8,5%	12,4%	28,7%	27,4%	5,4%	8,2%	0,9%	
Total		Count	169	199	277	615	584	109	187	28	2166

### Hofstede

		Hofstede								Total	
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
IDEOLOGY	(1 - 4) Left	Count	52	49	71	146	149	30	45	4	546
		%d1r1	9,6%	9,0%	13,0%	26,7%	27,3%	5,5%	8,2%	0,7%	
	(5 - 6) Centre	Count	50	54	93	207	190	33	68	7	702
		%d1r1	7,1%	7,7%	13,3%	29,5%	27,1%	4,7%	9,6%	1,0%	
(7 -10) Right	Count	35	42	43	123	105	22	38	10	418	
		%d1r1	8,4%	10,1%	10,3%	29,4%	25,1%	5,3%	9,0%	2,4%	
Total		Count	137	146	207	476	444	85	150	21	1665

### BG - Bulgaria

#### Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	989	95,8%	43	4,2%	1032	100,0%

### Hofstede

		Hofstede								Total	
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
GENDER	Man	Count	127	111	198	215	256	85	62	24	1078
		%d10	11,8%	10,3%	18,4%	19,9%	23,8%	7,9%	5,7%	2,2%	
ER	Woma	Count	142	157	171	255	272	77	89	29	1191
	n	%d10	11,9%	13,2%	14,3%	21,4%	22,8%	6,5%	7,5%	2,4%	
Total		Count	269	268	369	469	528	162	151	53	2270

### Hofstede

		Hofstede								Total	
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
AGE RECODED - 4 CATEGORIES	15-24	Count	14	27	62	36	42	39	11	5	235
		%d11r1	5,8%	11,4%	26,4%	15,2%	17,7%	16,7%	4,7%	2,0%	
	25-39	Count	48	49	84	98	107	41	31	9	467
		%d11r1	10,3%	10,5%	17,9%	20,9%	22,9%	8,7%	6,7%	1,9%	
	40-54	Count	76	70	102	124	140	43	44	6	605
		%d11r1	12,6%	11,5%	16,9%	20,5%	23,1%	7,1%	7,3%	1,1%	
55-98	Count	131	123	121	211	240	39	63	33	961	
		%d11r1	13,6%	12,8%	12,6%	22,0%	24,9%	4,1%	6,6%	3,4%	
Total		Count	269	268	369	469	528	162	150	53	2268

**Hofstede**

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	58	53	50	93	105	17	23	17	416
		%d60	13,8%	12,7%	12,1%	22,4%	25,2%	4,0%	5,6%	4,1%	
	From time to time	Count	111	109	173	210	228	78	62	23	994
		%d60	11,2%	10,9%	17,4%	21,1%	23,0%	7,9%	6,2%	2,3%	
	Almost never/never	Count	93	98	135	162	185	59	61	13	806
		%d60	11,5%	12,2%	16,7%	20,0%	22,9%	7,4%	7,6%	1,7%	
Total		Count	262	260	358	465	518	155	147	53	2217

**Hofstede**

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
IDEOLOGY	(1 - 4) Left	Count	81	70	72	125	150	24	37	11	569
		%d1r1	14,2%	12,4%	12,6%	21,9%	26,4%	4,2%	6,4%	2,0%	
	(5 - 6) Centre	Count	79	85	101	142	161	47	47	16	678
		%d1r1	11,7%	12,5%	14,8%	21,0%	23,8%	6,9%	7,0%	2,3%	
	(7 -10) Right	Count	84	73	140	148	167	57	50	13	731
		%d1r1	11,4%	10,0%	19,1%	20,3%	22,9%	7,7%	6,8%	1,7%	
Total		Count	243	228	312	415	479	127	134	40	1978

**Romania**

**Case Summary**

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	1019	97,9%	22	2,1%	1041	100,0%

**Hofstede**

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
GENDER	Man	Count	58	198	121	284	162	90	67	52	1032
		%d10	5,6%	19,2%	11,7%	27,6%	15,7%	8,7%	6,5%	5,0%	
	Woman	Count	65	241	108	299	177	95	59	114	1157
		%d10	5,6%	20,8%	9,3%	25,8%	15,3%	8,2%	5,1%	9,8%	
Total		Count	123	439	229	583	339	185	126	166	2189

Hofstede

		Hofstede										
		Collectivism		Individualism		Femininity		Long term orientation		Indulgence/Restriction		Total
		Power	ism	alism	ty	nty	on	ce	n			
AGE RECODED - 4 CATEGORIES	15-24	Count	3	55	33	72	35	27	18	15	259	
		%d11r1	1,3%	21,1%	12,8%	27,9%	13,4%	10,6%	7,1%	5,8%		
	25-39	Count	32	95	59	118	87	37	22	18	468	
		%d11r1	6,8%	20,3%	12,6%	25,3%	18,6%	7,8%	4,7%	3,8%		
	40-54	Count	36	107	82	145	105	52	41	18	585	
		%d11r1	6,2%	18,3%	14,0%	24,7%	17,9%	8,8%	7,0%	3,1%		
	55-98	Count	51	182	55	248	113	69	45	114	877	
		%d11r1	5,9%	20,8%	6,3%	28,3%	12,8%	7,9%	5,1%	13,0%		
Total		Count	123	439	229	583	339	185	126	166	2189	

Hofstede

		Hofstede										
		Collectivism		Individualism		Femininity		Long term orientation		Indulgence/Restriction		Total
		Power	ism	alism	ty	nty	on	ce	n			
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	12	51	23	66	24	17	11	31	234	
		%d60	5,0%	21,9%	9,7%	28,0%	10,4%	7,2%	4,7%	13,1%		
	From time to time	Count	51	208	104	288	142	77	78	76	1022	
		%d60	5,0%	20,3%	10,2%	28,1%	13,9%	7,5%	7,6%	7,4%		
	Almost never/never	Count	60	180	102	230	173	91	37	59	933	
		%d60	6,4%	19,3%	10,9%	24,7%	18,6%	9,8%	4,0%	6,4%		
Total		Count	123	439	229	583	339	185	126	166	2189	

Hofstede

		Hofstede										
		Collectivism		Individualism		Femininity		Long term orientation		Indulgence/Restriction		Total
		Power	ism	alism	ty	nty	on	ce	n			
IDEOLOGY	(1 - 4) Left	Count	23	85	46	118	68	41	19	42	442	
		%d1r1	5,3%	19,1%	10,3%	26,8%	15,3%	9,3%	4,3%	9,5%		
	(5 - 6) Centre	Count	35	161	89	223	121	55	61	46	790	
		%d1r1	4,4%	20,3%	11,2%	28,3%	15,3%	6,9%	7,7%	5,9%		
	(7 - 10) Right	Count	47	132	76	164	117	63	37	29	664	
		%d1r1	7,1%	19,9%	11,4%	24,7%	17,6%	9,4%	5,6%	4,3%		
Total		Count	106	377	210	505	305	158	117	117	1896	

Turkey

Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	931	93,6%	63	6,4%	994	100,0%

**Hofstede**

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
		Power	sm	ism	Femininity	y	n	e			
GENDER	Man	Count	149	144	139	221	278	28	63	55	1077
		%d10	13,8%	13,4%	12,9%	20,5%	25,8%	2,6%	5,9%	5,1%	
ER	Woman	Count	125	120	108	179	236	27	56	37	888
		%d10	14,0%	13,5%	12,2%	20,2%	26,6%	3,0%	6,3%	4,2%	
Total		Count	274	263	247	400	514	55	119	92	1965

**Hofstede**

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
		Power	sm	ism	Femininity	ty	n	e	n		
AGE RECODED - 4 CATEGORIES	15-24	Count	51	48	68	80	122	13	27	14	422
		%d11r1	12,1%	11,4%	16,0%	19,0%	28,9%	3,1%	6,4%	3,2%	
	25-39	Count	84	85	60	136	149	23	33	25	596
		%d11r1	14,1%	14,3%	10,1%	22,8%	25,1%	3,9%	5,5%	4,2%	
	40-54	Count	72	79	61	117	123	19	40	35	545
		%d11r1	13,3%	14,4%	11,1%	21,4%	22,6%	3,5%	7,3%	6,4%	
	55-98	Count	66	52	59	67	119	0	20	19	402
		%d11r1	16,4%	12,8%	14,7%	16,7%	29,7%	0,0%	5,0%	4,6%	
Total		Count	274	263	247	400	514	55	119	92	1965

**Hofstede**

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
		Power	ism	alism	Femininity	nty	on	ce	on		
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	79	56	55	78	137	11	21	27	464
		%d60	17,0%	12,0%	11,8%	16,9%	29,5%	2,5%	4,6%	5,8%	
	From time to time	Count	159	172	169	258	311	37	75	49	1230
		%d60	12,9%	14,0%	13,7%	21,0%	25,3%	3,0%	6,1%	4,0%	
	Almost never/never	Count	36	36	24	64	66	6	23	16	271
		%d60	13,3%	13,4%	8,7%	23,4%	24,3%	2,3%	8,4%	6,1%	
Total		Count	274	263	247	400	514	55	119	92	1965

**Hofstede**

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
		Power	sm	ism	Femininity	nty	n	ce	n		
IDEOLOGY	(1 - 4) Left	Count	89	35	64	75	127	16	20	12	438
		%d1r1	20,4%	7,9%	14,6%	17,2%	29,1%	3,6%	4,6%	2,7%	
	(5 - 6) Centre	Count	92	93	84	157	188	14	37	30	695
		%d1r1	13,2%	13,4%	12,1%	22,6%	27,0%	2,0%	5,4%	4,3%	
	(7 -10) Right	Count	92	130	97	161	195	25	62	47	809
		%d1r1	11,3%	16,1%	12,0%	20,0%	24,1%	3,1%	7,6%	5,8%	
Total		Count	273	257	246	394	510	54	119	89	1942

Croatia

Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	977	97,7%	23	2,3%	1000	100,0%

Hofstede

		Hofstede								Total	
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence	Restriction		
		Power	ism	ism	Femininity	y	n	e	n		
GENDER	Man	Count	87	163	145	265	228	84	47	29	1046
		%d10	8,3%	15,6%	13,8%	25,3%	21,8%	8,0%	4,5%	2,8%	
ER	Woman	Count	87	191	162	298	226	83	51	37	1135
		%d10	7,6%	16,8%	14,3%	26,3%	19,9%	7,3%	4,5%	3,3%	
Total		Count	173	354	307	563	453	167	97	66	2181

Hofstede

		Hofstede								Total	
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence	Restriction		
		Power	ism	ism	Femininity	ty	n	e	n		
AGE RECORDED - 4 CATEGORIES	15-24	Count	18	45	44	73	47	32	8	5	273
		%d11r1	6,7%	16,5%	16,2%	26,8%	17,3%	11,7%	3,0%	1,7%	
	25-39	Count	34	70	60	133	96	35	25	16	468
		%d11r1	7,2%	14,9%	12,7%	28,5%	20,6%	7,4%	5,3%	3,4%	
	40-54	Count	42	81	75	135	106	39	20	14	512
		%d11r1	8,2%	15,9%	14,6%	26,4%	20,7%	7,7%	3,9%	2,7%	
Total	55-98	Count	80	158	128	222	204	61	44	32	929
		%d11r1	8,6%	17,0%	13,8%	23,9%	22,0%	6,5%	4,8%	3,4%	
Total		Count	173	354	307	563	453	167	97	66	2181

Hofstede

		Hofstede								Total	
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence	Restriction		
		Power	ism	alism	Femininity	nty	on	ce	on		
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	6	44	29	63	34	25	12	9	221
		%d60	2,5%	19,7%	13,0%	28,7%	15,5%	11,1%	5,6%	3,9%	
	From time to time	Count	75	168	137	278	209	80	45	36	1028
		%d60	7,3%	16,3%	13,3%	27,0%	20,3%	7,8%	4,4%	3,5%	
Total	Almost never/never	Count	91	141	141	220	208	61	40	21	922
		%d60	9,9%	15,3%	15,2%	23,8%	22,6%	6,6%	4,3%	2,3%	
Total		Count	172	352	306	561	451	165	97	66	2171

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Long term				Total	
						Uncertainty	orientation	Indulgence	Restriction		
IDEOLOGY	(1 - 4) Left	Count	44	83	74	152	111	36	21	8	528
		%d1r1	8,4%	15,6%	14,0%	28,8%	21,0%	6,7%	4,0%	1,5%	
	(5 - 6) Centre	Count	68	134	132	204	182	63	41	26	850
		%d1r1	8,0%	15,8%	15,5%	24,0%	21,4%	7,4%	4,8%	3,1%	
(7 -10) Right	Count	46	124	77	173	122	57	22	26	647	
		%d1r1	7,0%	19,1%	11,9%	26,7%	18,9%	8,7%	3,4%	4,1%	
Total	Count	158	340	283	529	415	155	84	61	2025	

### Cyprus TCC

#### Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	472	94,0%	30	6,0%	502	100,0%

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Long term				Total	
						Uncertainty	orientation	Indulgence	Restriction		
GENDER	Man	Count	14	58	97	70	135	5	28	27	435
		%d10	3,3%	13,4%	22,2%	16,2%	31,0%	1,1%	6,4%	6,3%	
ER	Woma	Count	15	50	59	92	126	2	21	16	382
	n	%d10	3,9%	13,2%	15,3%	24,2%	33,0%	0,5%	5,6%	4,3%	
Total	Count	29	109	155	163	261	7	49	44	817	

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Long term				Total	
						Uncertainty	orientation	Indulgence	Restriction		
AGE	15-	Count	7	33	43	33	55	1	19	11	202
RECODED - 4 CATEGORIES	24	%d11r1	3,4%	16,3%	21,2%	16,5%	27,1%	0,5%	9,6%	5,4%	
	25-	Count	12	34	61	61	82	4	16	18	287
	39	%d11r1	4,3%	11,9%	21,2%	21,1%	28,4%	1,4%	5,6%	6,1%	
	40-	Count	3	27	32	34	65	1	7	10	179
	54	%d11r1	1,6%	15,1%	18,0%	19,2%	36,2%	0,5%	3,6%	5,8%	
	55-	Count	7	15	19	35	60	1	7	5	149
98	%d11r1	4,8%	9,9%	12,9%	23,2%	40,3%	0,7%	4,9%	3,3%		
Total	Count	29	109	155	163	261	7	49	44	817	



### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	5	20	31	38	71	0	10	7	182
		%d60	2,8%	10,8%	16,9%	20,7%	39,1%	0,0%	5,7%	4,0%	
	From time to time	Count	10	59	70	75	116	3	17	18	367
		%d60	2,6%	16,0%	19,0%	20,5%	31,7%	0,7%	4,6%	4,9%	
	Almost never/never	Count	14	31	55	49	74	3	21	18	266
		%d60	5,4%	11,5%	20,6%	18,5%	27,8%	1,3%	7,9%	6,9%	
Total		Count	29	109	155	162	261	6	48	44	814

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
IDEOLOGY	(1 - 4) Left	Count	3	9	18	26	40	2	6	0	104
		%d1r1	2,9%	9,0%	17,4%	25,0%	38,5%	1,8%	5,4%	0,0%	
	(5 - 6) Centre	Count	6	21	31	27	62	1	3	7	156
		%d1r1	4,1%	13,3%	19,6%	17,0%	39,4%	0,6%	1,8%	4,2%	
	(7 -10) Right	Count	1	19	13	24	38	0	5	17	117
		%d1r1	1,0%	16,3%	11,5%	20,3%	32,4%	0,0%	4,3%	14,2%	
Total		Count	10	49	62	76	139	3	13	23	377

### North Macedonia

#### Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	1022	97,5%	26	2,5%	1048	100,0%

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
GENDER	Man	Count	227	149	103	170	350	63	75	69	1206
		%d10	18,8%	12,4%	8,5%	14,1%	29,0%	5,3%	6,2%	5,7%	
	Woman	Count	195	195	103	195	306	61	53	93	1200
		%d10	16,3%	16,2%	8,6%	16,3%	25,5%	5,1%	4,4%	7,7%	
Total		Count	422	344	206	365	656	125	127	162	2407

### Hofstede

		Hofstede										
		Collectiv ism		Individua lism		Feminini ty		Long term Uncertai nty		Indulgen ce Restrictio n		Total
		Power										
AGE	15- 24	Count %d11r1	55 16,1%	57 16,6%	25 7,3%	37 10,7%	88 25,7%	26 7,7%	20 5,7%	35 10,1%	343	
RECODED - 4 CATEGORIES	25- 39	Count %d11r1	108 16,0%	105 15,6%	60 8,9%	96 14,2%	170 25,1%	34 5,1%	42 6,2%	61 9,0%	675	
	40- 54	Count %d11r1	119 19,4%	78 12,7%	42 6,8%	97 15,7%	183 29,6%	29 4,7%	36 5,8%	33 5,4%	617	
	55- 98	Count %d11r1	140 18,1%	103 13,4%	79 10,2%	136 17,6%	216 27,9%	35 4,5%	30 3,9%	33 4,3%	772	
Total		Count	422	344	206	365	656	125	127	162	2407	

### Hofstede

		Hofstede										
		Collectiv ism		Individua alism		Feminini ty		Long term Uncertai nty		Indulgen ce Restrictio n		Total
		Power										
DIFFICULTIE S PAYING	Most of the time	Count %d60	22 12,0%	36 19,5%	19 10,5%	23 12,3%	53 28,5%	9 4,7%	10 5,4%	13 7,2%	186	
BILLS - LAST YEAR	From time to time	Count %d60	172 17,2%	164 16,4%	79 7,9%	135 13,5%	260 26,0%	45 4,5%	64 6,4%	83 8,3%	1002	
	Almost never/never	Count %d60	228 18,8%	143 11,8%	105 8,7%	205 16,9%	343 28,3%	71 5,9%	53 4,4%	65 5,4%	1214	
Total		Count	422	344	204	362	656	125	127	162	2402	

### Hofstede

		Hofstede										
		Collectiv ism		Individua lism		Feminini ty		Long term Uncertai nty		Indulgen ce Restrictio n		Total
		Power										
IDEOLOGY	(1 - 4) Left	Count %d1r1	102 16,3%	92 14,8%	61 9,8%	88 14,1%	149 23,8%	40 6,5%	41 6,6%	50 8,1%	623	
	(5 - 6) Centre	Count %d1r1	188 17,8%	159 15,1%	93 8,9%	157 15,0%	287 27,3%	45 4,3%	54 5,1%	69 6,5%	1052	
	(7 -10) Right	Count %d1r1	109 18,4%	77 12,9%	42 7,0%	91 15,4%	174 29,3%	37 6,2%	26 4,3%	39 6,6%	594	
Total		Count	398	328	196	336	610	122	121	158	2269	

### Montenegro

#### Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	507	95,8%	23	4,2%	530	100,0%

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation			Restriction	Total	
		Power	ism	ism	Femininity	Uncertainty	orientation	Indulgence			
GENDER	Man	Count	49	79	68	128	125	17	24	14	504
		%d10	9,7%	15,6%	13,6%	25,4%	24,8%	3,3%	4,7%	2,8%	
ER	Woma	Count	50	65	89	112	122	32	22	20	512
	n	%d10	9,8%	12,7%	17,3%	21,8%	23,8%	6,3%	4,4%	3,8%	
Total		Count	99	144	157	240	247	49	46	34	1016

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation			Restriction	Total	
		Power	ism	ism	Femininity	Uncertainty	orientation	Indulgence			
AGE RECODED - 4 CATEGORIES	15-24	Count	16	20	35	34	34	12	3	5	159
		%d11r1	10,4%	12,7%	21,9%	21,2%	21,3%	7,4%	1,9%	3,2%	
	25-39	Count	29	34	37	66	65	10	16	8	264
		%d11r1	10,8%	12,9%	14,1%	24,9%	24,6%	3,9%	5,9%	3,1%	
	40-54	Count	30	38	25	56	69	10	12	6	247
		%d11r1	12,2%	15,4%	10,3%	22,8%	28,0%	4,0%	4,9%	2,4%	
Total	55-98	Count	24	52	60	84	79	17	15	15	347
		%d11r1	7,0%	14,9%	17,3%	24,3%	22,9%	5,0%	4,5%	4,2%	
Total		Count	99	144	157	240	247	49	46	34	1016

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation			Restriction	Total	
		Power	ism	ism	Femininity	Uncertainty	orientation	Indulgence			
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	9	20	28	48	44	1	7	6	162
		%d60	5,7%	12,1%	17,5%	29,6%	27,0%	0,4%	4,1%	3,6%	
	From time to time	Count	63	102	99	148	149	37	34	23	656
		%d60	9,6%	15,6%	15,2%	22,6%	22,7%	5,7%	5,1%	3,6%	
Total	Almost never/never	Count	27	22	29	43	54	11	6	4	198
		%d60	13,5%	11,1%	14,9%	22,0%	27,5%	5,7%	2,9%	2,3%	
Total		Count	99	144	157	240	247	49	46	34	1016

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term orientation			Restriction	Total	
		Power	ism	ism	Femininity	Uncertainty	orientation	Indulgence			
IDEOLOGY	(1 - 4) Left	Count	32	29	34	67	68	16	11	6	264
		%d1r1	12,1%	11,1%	12,9%	25,4%	25,9%	6,2%	4,1%	2,2%	
	(5 - 6) Centre	Count	24	37	46	57	88	12	15	10	288
		%d1r1	8,3%	12,9%	16,0%	19,7%	30,4%	4,1%	5,2%	3,4%	
Total	(7 -10) Right	Count	24	72	50	107	61	17	17	16	365
		%d1r1	6,6%	19,6%	13,8%	29,4%	16,7%	4,7%	4,8%	4,4%	
Total		Count	80	138	130	231	217	46	43	31	917

Serbia

Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	1003	95,8%	44	4,2%	1047	100,0%

Hofstede

		Hofstede								Total	
		Power	Collectivism	Individualism	Femininity	Uncertainty	orientation	Indulgence	Restriction		
GENDER	Man	Count	91	148	183	260	213	76	59	65	1095
		%d10	8,3%	13,5%	16,7%	23,8%	19,4%	7,0%	5,3%	6,0%	
ER	Woman	Count	66	169	163	320	211	91	39	90	1148
		%d10	5,8%	14,7%	14,2%	27,9%	18,4%	7,9%	3,4%	7,8%	
Total		Count	157	317	346	580	424	167	97	155	2243

Hofstede

		Hofstede								Total	
		Power	Collectivism	Individualism	Femininity	Uncertainty	orientation	Indulgence	Restriction		
AGE	15-	Count	23	24	51	63	60	35	18	10	283
RECORDED - 4 CATEGORIES	24	%d11r1	8,1%	8,6%	17,9%	22,1%	21,3%	12,3%	6,4%	3,4%	
	25-	Count	36	72	91	116	94	55	26	40	531
	39	%d11r1	6,9%	13,5%	17,1%	21,9%	17,8%	10,3%	5,0%	7,5%	
	40-	Count	40	73	80	134	101	44	20	33	526
54	%d11r1	7,5%	13,9%	15,3%	25,5%	19,2%	8,4%	3,8%	6,3%		
	55-	Count	58	147	124	267	168	33	33	72	902
98	%d11r1	6,4%	16,3%	13,7%	29,6%	18,6%	3,7%	3,6%	8,0%		
	Total		Count	157	317	346	580	424	167	97	155

Hofstede

		Hofstede								Total	
		Power	Collectivism	Individualism	Femininity	Uncertainty	orientation	Indulgence	Restriction		
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	18	58	39	101	54	18	8	36	332
		%d60	5,5%	17,5%	11,8%	30,5%	16,2%	5,3%	2,4%	10,8%	
From time to time	Count	87	166	176	291	214	95	53	78	1160	
	%d60	7,5%	14,3%	15,1%	25,1%	18,5%	8,2%	4,6%	6,7%		
Almost never/never	Count	48	93	131	187	151	55	34	41	740	
	%d60	6,5%	12,5%	17,7%	25,3%	20,4%	7,4%	4,7%	5,5%		
Total		Count	154	317	346	579	419	167	95	155	2232

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
IDEOLOGY	(1 - 4) Left	Count	41	78	70	127	93	41	18	38	505
		%d1r1	8,2%	15,5%	13,8%	25,1%	18,4%	8,1%	3,5%	7,5%	
	(5 - 6) Centre	Count	76	105	157	228	186	74	44	51	921
		%d1r1	8,2%	11,4%	17,0%	24,8%	20,2%	8,1%	4,8%	5,6%	
(7 -10) Right	Count	32	98	101	169	118	45	32	45	639	
	%d1r1	5,0%	15,3%	15,8%	26,5%	18,5%	7,0%	5,0%	7,0%		
Total	Count	149	281	327	524	397	160	94	134	2065	

### Albania

#### Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	997	98,3%	17	1,7%	1014	100,0%

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
GENDER	Man	Count	188	82	202	89	363	41	42	8	1015
		%d10	18,5%	8,1%	19,9%	8,8%	35,7%	4,0%	4,1%	0,8%	
ER	Woma	Count	166	79	183	73	324	51	41	6	923
	n	%d10	18,0%	8,5%	19,8%	8,0%	35,2%	5,5%	4,4%	0,7%	
Total	Count	354	161	385	162	687	92	83	14	1937	

### Hofstede

		Hofstede									
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total	
AGE RECORDED - 4 CATEGORIES	15-24	Count	61	38	89	36	128	21	21	2	395
		%d11r1	15,4%	9,6%	22,4%	9,1%	32,5%	5,2%	5,3%	0,5%	
	25-39	Count	110	30	107	37	198	28	16	3	529
		%d11r1	20,9%	5,7%	20,2%	7,1%	37,3%	5,3%	3,0%	0,6%	
	40-54	Count	95	43	84	33	161	23	29	4	472
		%d11r1	20,1%	9,2%	17,7%	7,1%	34,1%	4,8%	6,1%	0,9%	
55-98	Count	88	50	106	56	200	20	17	5	542	
	%d11r1	16,2%	9,2%	19,6%	10,3%	37,0%	3,8%	3,1%	0,9%		
Total	Count	354	161	385	162	687	92	83	14	1937	

**Hofstede**

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	43	39	46	24	103	8	11	6	281
		%d60	15,5%	13,8%	16,2%	8,6%	36,8%	2,9%	4,0%	2,2%	
	From time to time	Count	238	105	290	116	483	59	64	6	1361
		%d60	17,5%	7,7%	21,3%	8,5%	35,5%	4,3%	4,7%	0,5%	
	Almost never/never	Count	69	17	48	23	96	24	7	2	286
		%d60	24,1%	6,1%	16,8%	7,9%	33,6%	8,3%	2,6%	0,6%	
Total		Count	351	161	383	162	682	90	83	14	1927

**Hofstede**

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total
IDEOLOGY	(1 - 4) Left	Count	115	60	160	50	253	27	28	6	699
		%d1r1	16,4%	8,5%	22,8%	7,2%	36,2%	3,9%	4,0%	0,9%	
	(5 - 6) Centre	Count	119	48	98	61	199	35	25	4	589
		%d1r1	20,2%	8,2%	16,6%	10,3%	33,7%	6,0%	4,2%	0,7%	
	(7 -10) Right	Count	120	53	126	51	233	29	29	4	646
		%d1r1	18,6%	8,2%	19,5%	7,9%	36,1%	4,5%	4,5%	0,6%	
Total		Count	354	161	384	162	685	92	83	14	1935

**Moldova**

**Case Summary**

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	961	94,8%	53	5,2%	1014	100,0%

**Hofstede**

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total
GENDER	Man	Count	96	117	83	263	267	66	17	82	991
		%d10	9,7%	11,8%	8,4%	26,5%	27,0%	6,7%	1,7%	8,3%	
	Woman	Count	82	142	61	359	300	76	25	113	1158
		%d10	7,1%	12,2%	5,3%	31,0%	25,9%	6,6%	2,2%	9,8%	
Total		Count	178	258	145	622	567	143	42	195	2149

### Hofstede

		Hofstede										
		Collectiv		Individual		Feminini		Long term		Restrictio		Total
		Power	ism	alism	ty	nty	orientati	Indulgen	ce	n		
AGE RECODED - 4 CATEGORIES	15-24	Count	17	21	26	83	68	24	10	13	264	
		%d11r1	6,6%	8,1%	9,9%	31,6%	25,8%	9,2%	3,9%	4,8%		
	25-39	Count	47	70	38	157	162	47	9	47	577	
		%d11r1	8,1%	12,1%	6,6%	27,3%	28,1%	8,2%	1,6%	8,1%		
	40-54	Count	39	56	41	149	138	33	14	42	511	
		%d11r1	7,6%	10,9%	7,9%	29,1%	27,0%	6,4%	2,7%	8,3%		
	55-98	Count	75	111	39	232	198	38	8	93	796	
		%d11r1	9,4%	14,0%	5,0%	29,2%	24,9%	4,8%	1,0%	11,7%		
Total		Count	178	258	145	622	567	143	42	195	2149	

### Hofstede

		Hofstede										
		Collectiv		Individual		Feminini		Long term		Restrictio		Total
		Power	ism	alism	ty	nty	orientati	Indulgen	ce	n		
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	42	68	43	178	160	32	16	54	591	
		%d60	7,0%	11,4%	7,3%	30,1%	27,0%	5,4%	2,6%	9,1%		
	From time to time	Count	40	79	41	188	162	46	8	51	614	
		%d60	6,5%	12,8%	6,7%	30,6%	26,4%	7,5%	1,3%	8,3%		
	Almost never/never	Count	97	112	61	254	244	65	18	90	941	
		%d60	10,3%	11,9%	6,5%	27,0%	25,9%	6,9%	2,0%	9,6%		
Total		Count	178	258	145	620	566	143	42	195	2146	

### Hofstede

		Hofstede										
		Collectiv		Individual		Feminini		Long term		Restrictio		Total
		Power	ism	alism	ty	nty	orientatio	Indulgen	ce	n		
IDEOLOGY	(1 - 4) Left	Count	20	45	26	105	79	18	5	34	334	
		%d1r1	6,1%	13,4%	7,8%	31,4%	23,7%	5,5%	1,6%	10,3%		
	(5 - 6) Centre	Count	41	84	47	203	172	58	18	58	681	
		%d1r1	6,1%	12,3%	6,9%	29,8%	25,2%	8,5%	2,6%	8,6%		
	(7 - 10) Right	Count	88	76	56	218	235	53	16	50	794	
		%d1r1	11,1%	9,6%	7,1%	27,5%	29,6%	6,7%	2,0%	6,4%		
Total		Count	150	205	130	526	486	130	39	143	1809	

### Norway

#### Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	1049	99,1%	9	0,9%	1058	100,0%

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
		Power	sm	ism	Femininity	y	n	e			
GENDER	Man	Count	207	99	137	275	356	122	54	26	1276
		%d10	16,2%	7,7%	10,7%	21,5%	27,9%	9,6%	4,2%	2,0%	
ER	Woman	Count	166	69	53	325	370	156	56	7	1202
		%d10	13,8%	5,7%	4,4%	27,0%	30,8%	13,0%	4,7%	0,6%	
Total		Count	373	167	190	599	727	279	110	33	2478

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
		Power	sm	lism	Femininity	ty	n	e	n		
AGE RECODED - 4 CATEGORIES	15-24	Count	39	31	38	96	119	42	24	8	397
		%d11r1	9,9%	7,7%	9,6%	24,2%	30,0%	10,6%	5,9%	2,1%	
	25-39	Count	83	53	57	130	178	94	33	4	631
		%d11r1	13,1%	8,3%	9,0%	20,5%	28,2%	14,9%	5,2%	0,7%	
	40-54	Count	91	33	42	159	169	75	24	4	595
		%d11r1	15,3%	5,5%	7,0%	26,7%	28,4%	12,6%	4,0%	0,6%	
	55-98	Count	160	53	53	216	263	69	30	16	860
		%d11r1	18,6%	6,1%	6,2%	25,1%	30,5%	8,0%	3,5%	1,9%	
Total		Count	373	168	190	600	729	280	110	33	2483

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
		Power	ism	alism	Femininity	nty	on	ce	on		
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	14	3	13	22	29	9	3	0	92
		%d60	14,9%	3,7%	13,7%	24,2%	31,2%	9,4%	2,9%	0,0%	
	From time to time	Count	60	25	31	115	127	47	24	2	433
		%d60	13,9%	5,9%	7,2%	26,7%	29,4%	10,8%	5,6%	0,6%	
	Almost never/never	Count	299	139	146	463	573	224	83	30	1958
		%d60	15,3%	7,1%	7,5%	23,6%	29,3%	11,5%	4,3%	1,5%	
Total		Count	373	168	190	600	729	280	110	33	2483

Hofstede

		Hofstede									
		Collectivism		Individualism		Long term uncertainty orientation		Indulgence		Restriction	Total
		Power	sm	lism	Femininity	nty	n	ce	n		
IDEOLOGY	(1 - 4) Left	Count	119	107	44	240	304	144	42	6	1008
		%d1r1	11,8%	10,7%	4,4%	23,9%	30,2%	14,3%	4,2%	0,6%	
	(5 - 6) Centre	Count	97	42	46	140	188	60	30	18	622
		%d1r1	15,6%	6,7%	7,4%	22,5%	30,3%	9,7%	4,9%	3,0%	
	(7 -10) Right	Count	154	18	99	217	233	73	38	9	840
		%d1r1	18,3%	2,2%	11,7%	25,8%	27,7%	8,7%	4,5%	1,0%	
Total		Count	370	168	189	597	725	277	110	33	2469



Switzerland

Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	1033	97,9%	22	2,1%	1055	100,0%

Hofstede

		Hofstede								Total	
		Power	Collectivis m	Individuali sm	Femininity	Uncertain y	Long term orientatio n	Indulgenc e	Restrictio n		
GEND ER	Man	Count	217	82	133	253	315	125	81	16	1222
		%d10	17,7%	6,7%	10,9%	20,7%	25,8%	10,2%	6,7%	1,3%	
	Woma n	Count	103	99	87	313	277	186	91	20	1177
		%d10	8,8%	8,4%	7,4%	26,6%	23,6%	15,8%	7,8%	1,7%	
Total		Count	320	181	220	566	592	311	173	36	2399

Hofstede

		Hofstede								Total	
		Power	Collectivi sm	Individua lism	Feminini ty	Uncertain ty	Long term orientatio n	Indulgenc e	Restrictio n		
AGE	15-	Count	22	26	23	78	76	40	17	10	292
RECODED - 4 CATEGORIES	24	%d11r1	7,5%	8,9%	8,0%	26,6%	26,1%	13,7%	5,7%	3,4%	
	25-	Count	60	48	59	146	134	86	36	8	576
	39	%d11r1	10,3%	8,3%	10,2%	25,3%	23,2%	14,9%	6,2%	1,5%	
	40-	Count	84	43	61	148	145	92	50	5	627
	54	%d11r1	13,4%	6,8%	9,7%	23,6%	23,1%	14,7%	8,0%	0,7%	
	55-	Count	155	64	77	196	240	94	70	13	910
	98	%d11r1	17,1%	7,1%	8,4%	21,6%	26,4%	10,3%	7,7%	1,5%	
Total		Count	321	181	220	568	595	312	173	36	2406

Hofstede

		Hofstede								Total	
		Power	Collectiv ism	Individu alism	Feminini ty	Uncertai nty	Long term orientati on	Indulgen ce	Restricti on		
DIFFICULTIE S PAYING BILLS - LAST YEAR	Most of the time	Count	11	9	20	32	25	15	7	0	119
		%d60	9,5%	7,8%	17,1%	26,5%	20,7%	12,5%	5,8%	0,0%	
	From time to time	Count	40	40	50	97	96	47	25	9	404
		%d60	9,9%	9,9%	12,3%	24,0%	23,8%	11,7%	6,1%	2,2%	
	Almost never/never	Count	270	132	148	439	474	249	140	27	1879
		%d60	14,3%	7,0%	7,9%	23,4%	25,2%	13,3%	7,5%	1,5%	
Total		Count	321	181	218	568	595	311	172	36	2402

### Hofstede

		Hofstede								Total	
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction		
IDEOLOGY	(1 - 4) Left	Count	111	95	33	205	240	165	52	12	914
		%d1r1	12,2%	10,4%	3,7%	22,4%	26,3%	18,1%	5,7%	1,3%	
	(5 - 6) Centre	Count	100	58	82	217	204	83	76	11	831
		%d1r1	12,0%	7,0%	9,9%	26,1%	24,6%	10,0%	9,2%	1,3%	
(7 -10) Right	Count	109	26	102	140	147	62	44	12	641	
		%d1r1	17,0%	4,0%	16,0%	21,8%	22,9%	9,6%	6,9%	1,8%	
Total	Count	320	179	218	561	591	310	173	34	2387	

### Bosnia and Herzegovina

#### Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	954	94,7%	53	5,3%	1007	100,0%

### Hofstede

		Hofstede								Total	
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction		
GENDER	Man	Count	85	119	95	308	210	49	56	45	967
		%d10	8,8%	12,3%	9,8%	31,9%	21,7%	5,0%	5,8%	4,6%	
ER	Woma	Count	77	135	90	320	190	47	49	59	967
	n	%d10	8,0%	14,0%	9,3%	33,1%	19,7%	4,8%	5,1%	6,1%	
Total	Count	163	254	184	628	400	95	105	104	1934	

### Hofstede

		Hofstede								Total	
		Power	Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction		
AGE RECODED - 4 CATEGORIES	15-24	Count	21	33	28	98	73	21	15	8	299
		%d11r1	7,2%	11,2%	9,5%	32,9%	24,5%	7,2%	4,9%	2,7%	
	25-39	Count	41	63	44	160	100	34	29	24	495
		%d11r1	8,3%	12,6%	8,9%	32,3%	20,2%	6,9%	5,8%	4,9%	
	40-54	Count	53	68	54	163	106	24	33	30	530
		%d11r1	10,0%	12,8%	10,2%	30,7%	20,0%	4,5%	6,2%	5,7%	
55-98	Count	47	90	58	208	121	15	29	42	610	
		%d11r1	7,8%	14,7%	9,5%	34,0%	19,9%	2,5%	4,7%	6,8%	
Total	Count	163	254	184	628	400	95	105	104	1934	

### Hofstede

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	11	9	9	34	30	3	5	5	106
		%d60	10,3%	8,5%	8,2%	32,5%	28,2%	2,6%	5,1%	4,6%	
	From time to time	Count	53	126	74	224	143	36	37	51	744
		%d60	7,1%	17,0%	10,0%	30,0%	19,3%	4,8%	4,9%	6,9%	
	Almost never/never	Count	97	118	101	367	225	57	62	48	1075
		%d60	9,0%	11,0%	9,4%	34,1%	20,9%	5,3%	5,8%	4,4%	
Total		Count	161	254	184	625	398	95	104	104	1926

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total
IDEOLOGY	(1 - 4)	Count	51	60	46	140	106	30	29	21	483
	Left	%d1r1	10,5%	12,5%	9,5%	28,9%	21,9%	6,3%	6,0%	4,3%	
	(5 - 6)	Count	56	107	86	278	142	29	43	51	792
	Centre	%d1r1	7,1%	13,6%	10,8%	35,1%	18,0%	3,7%	5,5%	6,4%	
	(7 -10)	Count	42	65	32	145	114	22	27	21	469
	Right	%d1r1	9,0%	13,9%	6,9%	31,0%	24,3%	4,6%	5,8%	4,5%	
Total		Count	149	233	164	562	362	81	100	92	1744

### Kosovo

#### Case Summary

	Cases					
	Valid		Lost		Total	
	N	Percentage	N	Percentage	N	Percentage
d10*Hofstede	998	94,8%	55	5,2%	1053	100,0%

		Hofstede									
		Power		Collectivism	Individualism	Femininity	Uncertainty	Long term orientation	Indulgence	Restriction	Total
GENDER	Man	Count	216	126	85	159	319	18	29	33	987
		%d10	21,9%	12,8%	8,7%	16,1%	32,4%	1,9%	2,9%	3,4%	
	Woman	Count	200	155	74	203	320	11	30	51	1043
		%d10	19,2%	14,9%	7,1%	19,5%	30,6%	1,0%	2,9%	4,9%	
Total		Count	416	281	159	362	639	29	58	84	2030

### Hofstede

		Hofstede										
		Collectivism		Individualism		Femininity		Long term orientation		Indulgence/Restraint		Total
		Power	sm	lism	ty	nty	on	ce	n			
AGE RECODED - 4 CATEGORIES	15-24	Count	91	81	38	77	155	10	7	28	486	
		%d11r1	18,7%	16,7%	7,8%	15,8%	31,9%	2,0%	1,4%	5,7%		
	25-39	Count	130	74	43	109	190	9	27	20	602	
		%d11r1	21,6%	12,3%	7,2%	18,0%	31,6%	1,5%	4,5%	3,3%		
	40-54	Count	99	66	44	94	155	4	13	23	499	
		%d11r1	19,9%	13,2%	8,9%	18,9%	31,0%	0,8%	2,7%	4,6%		
55-98	Count	96	60	33	83	139	7	11	13	443		
	%d11r1	21,7%	13,5%	7,4%	18,7%	31,5%	1,6%	2,6%	3,0%			
Total		Count	416	281	159	362	639	29	58	84	2030	

### Hofstede

		Hofstede										
		Collectivism		Individualism		Femininity		Long term orientation		Indulgence/Restraint		Total
		Power	ism	alism	ty	nty	on	ce	n			
DIFFICULTIES PAYING BILLS - LAST YEAR	Most of the time	Count	83	38	42	72	122	2	7	19	386	
		%d60	21,5%	10,0%	10,9%	18,7%	31,7%	0,5%	1,9%	4,8%		
	From time to time	Count	210	136	65	202	332	12	34	42	1033	
		%d60	20,3%	13,1%	6,3%	19,6%	32,2%	1,1%	3,3%	4,1%		
Almost never/never	Count	123	107	52	88	183	16	17	23	609		
	%d60	20,2%	17,6%	8,6%	14,5%	30,0%	2,6%	2,8%	3,8%			
Total		Count	416	281	159	362	637	29	58	84	2027	

### Hofstede

		Hofstede										
		Collectivism		Individualism		Femininity		Long term orientation		Indulgence/Restraint		Total
		Power	sm	lism	ty	nty	on	ce	n			
IDEOLOGY	(1 - 4) Left	Count	54	33	12	29	81	2	7	12	230	
		%d1r1	23,5%	14,3%	5,4%	12,7%	35,0%	0,9%	2,9%	5,3%		
	(5 - 6) Centre	Count	131	58	40	122	191	12	14	18	586	
		%d1r1	22,3%	9,9%	6,9%	20,8%	32,7%	2,0%	2,3%	3,1%		
(7 -10) Right	Count	102	72	39	86	145	3	21	23	489		
	%d1r1	20,9%	14,7%	7,9%	17,5%	29,6%	0,6%	4,2%	4,7%			
Total		Count	287	163	91	237	417	17	41	54	1306	

## 2. Conclusions and debate

It is undeniable that the measurement of value structures in various societies is subject to multiple limitations, both methodological and theoretical. Most of these limitations come from the fact that we use a questionnaire that has not been explicitly designed

for the measurement of the value structure, which significantly influences the measurement. Next, the limitations that contextualize the measurements made will be considered.

A first limitation is due to the translation of values and motivations between different languages (Alaminos & Alaminos-Fernández, 2022). It is clear that there are differences in what values mean when translated, a limitation that has been the subject of specific study.

A second limitation arises from the list of values considered. In some cases, it does not ask about values that are included within the theories. For example, in the case of Maslow and his hierarchy of needs, he does not ask about the most basic ones. This results in a partial measurement, insofar as the catalog of eligible securities is incomplete.

A third limitation arises from the state-level analysis. Values, motives, or aspirations may be characteristic of specific social groups, groups that do not necessarily coincide with the state. Therefore, considering the state as a unit of reference implies homogenizing a potential diversity. In addition, social groups may be supra-state. In this sense, the adoption of the state as a unit of analysis is conditioned by the sample sizes used.

In any case, the classification of values using the Hofstede model offers an important ability to differentiate between societies in terms of values predominant in the population as a whole. Thus, several interesting conclusions can be drawn. Unlike dichotomous models, such as Rokeach, models with more than two dimensions show a differentiated structural basis according to which values. The value system appears to be associated with different social realities according to their content. Thus, in Hofstede's model, the economic situation tends to be associated with the dimension of uncertainty, that of femininity with gender or age. Age, as a generation, is associated with the greater presence of restriction or indulgence, expressing different cultural climates of socialization. Power, individualism, and collectivism have their best association with ideological location.

In short, it is observed how the configuration of the value system is conditioned by different sources and social situations. In this sense, the question arises: how is the internal balance of the value system established? Which values are coherent with each other, and which generate dissonance? Is there a relationship between social crises and internal conflicts between the dimensions that shape the value system?

In any case, the results are in line with Hofstede's argument that the dimensions that make up the value system are stable, although they modify their intensity (cultural prevalence) as a function of social change.

However, as far as this report is concerned, it can be concluded provisionally and exploratorily that there is a greater or lesser relationship between the Hofstede scale and the dimensions considered, either with the objective sociodemographic and economic dimension or with the ideological dimension. Of the forty societies considered, 33 of them show an association between the values of the Hofstede model and the dimensions of political ideology. In 30 countries, there is evidence of a generational structure, in 31 an effect of economic position, and in 17 societies there are gender differences. Thus, it can be observed that values are more closely linked to subjective variables of an ideological nature. However, the effect of generational change and the diffusion of different values depending on the economic situation of the interviewees is very significant.

In Switzerland, Cyprus, Slovakia, Poland, Finland, the United Kingdom, Luxembourg, and the Netherlands, it can be seen that the Hofstede value model is associated, in some of its dimensions, with the five variables considered. In short, in these societies the structure of values is clearly referenced in the social and ideological structure, the latter expressed in terms of political ideology. It cannot be forgotten that political ideology is, among other things, a way of seeing the world.

Certainly, the existence of a greater number of axiological dimensions facilitates the association between any of them and the control variables considered. In general, value models that contain greater diversity offer a greater number of points of contact with sociodemographic and ideological control variables.

In this sense, when considering society as a unit of analysis, the observed value structures are influenced by multiple factors. This leads to several explanatory hypotheses. Thus, the demographic and socio-economic composition of the population, the possible effects of migration and multiculturalism. Another possible explanatory factor is the effect of the transition to capitalism from communist regimes. In any case, it is clear that a more specific study is required to allow a better measurement of both the value structure and its relationship with the social structure. It's something that's only feasible with a purpose-built survey.

Considering the relationship of Hofstede's exploratory measurement with the sociodemographic and ideological dimensions, it is observed, in the first place, that the most frequent is the association with the ideological dimension, followed by age and economic.

Table 1. Association Between the Exploratory Measurement of the Hofstede Model and Sociodemographic and Ideological Variables

Countries	Hofstede Model			Ideological <i>Ideology</i>
	Demographic <i>Gender</i>	<i>Age</i>	<i>Economy</i>	
FR - France		+	+	+
BE - Belgium	+		+	+
NL - Netherlands	+	+	+	+
DE-W - Germany - West		+		+
IT - Italy		+		+
LU - Luxembourg	+	+	+	+
DK - Denmark	+	+		+
IE - Ireland		+	+	
GB-UKM - United Kingdom	+	+	+	+
GR - Greece		+	+	+
EN -Spain		+	+	+
PT - Portugal	+	+	+	
DE-E East Germany			+	+
FI - Finland	+	+	+	+
SE - Sweden	+	+		+
AT - Austria	+	+	+	+
CY - Cyprus (Republic)	+	+		+
CZ - Czech Republic		+	+	+
EE - Estonia		+		+
HU - Hungary			+	+
LV - Latvia	+	+		+

LT - Lithuania		+	+	+
MT - Malta			+	+
PL - Poland	+	+	+	+
SK - Slovakia	+	+	+	+
YES - Slovenia		+		
BG - Bulgaria		+	+	+
RO - Romania			+	
TR - Turkey			+	+
HR - Croatia			+	+
CY-TCC - Cyprus TCC	+	+	+	+
MK - North Macedonia		+	+	+
ME - Montenegro	+		+	+
RS - Serbia		+	+	
AL - Albania		+	+	
MD - Moldova		+	+	+
NO - Norway	+	+		+
CH - Switzerland	+	+	+	+
BA - Bosnia and Herzegovina			+	
RS-KM - Kosovo			+	+

Source: Authors' own creation

It is observed that values are more closely linked to subjective variables of an ideological nature. However, the effect of generational change and the diffusion of different values depending on the economic situation of the interviewees is very significant. In short, in these societies the structure of values is clearly referenced in the social and ideological structure, the latter expressed in terms of political ideology. It cannot be forgotten that political ideology is, among other things, a way of seeing the world.

Because of their specialization and dedication, it is not possible to analyse each of these societies. Among the reasons already stated, given that each researcher must decide based on the historical experience of each country how the generations succeed each other. Evidently, the historical experience is not the same in the countries of Eastern Europe compared to the West, nor between late democracies such as Spain, Greece, or Portugal and those that did not experience dictatorships after World War II.

This analysis offers, however, a basis for the development of other studies at the national level by identifying which variables are significant for further study.



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