

Our analysis uses confidential data provided by the Austrian Central Bank. We have signed a non-disclosure agreement with them, which prevents us from making the micro-data publicly available. However, access to the data can be obtained by contacting the Austrian Central Bank, and having a research proposal approved by them. The website of the OeNB Euro Survey can be accessed here (it contains contact information): <https://www.oenb.at/en/Monetary-Policy/Surveys/OeNB-Euro-Survey.html>

In addition, the paper makes use of the household financial survey from Uruguay conducted in 2013. Once again, these data are confidential and cannot be shared by us. However, access to the data can be obtained by contacting the team in charge of the survey at the Universidad de la Republica, and having a research proposal approved by them. The website of the survey can be accessed here (it contains a link to apply for access to the data): <http://cienciassociales.edu.uy/departamentodeeconomia/efhu/>