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Italian Household Budgets in 1998



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SYMBOLS AND CONVENTIONS

- the phenomenon in question does not occur;
- the phenomenon occurs but its value is not known;
- .. the value is known but less than the minimum considered significant.

Unless indicated otherwise, figures have been computed by the Bank of Italy.

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Thanks go to the households that agreed to participate in the survey, and particularly those that have participated it for several years, by providing the information requested in lengthy and sometimes demanding interviews without compensation. Their collaboration permits analysis of households' economic behaviour, a pre-requisite for efforts to improve society's living standards..

ITALIAN HOUSEHOLD INCOME AND WEALTH IN 1998 ¹

1. Introduction

The interviews for the sample survey of Italian household income and wealth in 1998 were conducted between February and July 1999.

The sampling scheme was the same as the preceding survey, which referred to 1995. The sample was slightly less numerous than in earlier surveys: 7,147 households for 1998, compared with more than 8,000 in the past.

The sections of the questionnaire concerning sources of income and components of wealth, the use of payment instruments and insurance follow those used in the previous surveys. The section on expected income, which sheds additional light on savers' behaviour, is also unchanged. Among monographic topics, in the new survey it was decided to collect data on labour market flexibility and to drop data collection on the non-monetary aspects of work and unemployment.

This note describes the salient features of the survey and its main results. Section 2 describes the structure of the sample and Section 3 presents the main results concerning income, real wealth, the diffusion of financial assets, the use of payment instruments and households' primary residences.

The methodological note in Appendix A describes the sample design, data collection and the estimation procedure, and provide some indications as to the reliability of the findings. The statistical tables are published in Appendix B and the survey questionnaire appears in Appendix C.

2. The sample's structure

The survey covered 7,147 households drawn from the registry office records and composed of 20,901 individuals, including 12,717 income-earners.

Under the sampling plan, each household is assigned a weight inversely proportional to its probability of inclusion in the sample; the weights are subsequently modified both to increase the precision of the estimators and to align the structure of the sample with that of the population in respect of several known characteristics.

The structure of the sample is only slightly different from that of the previous survey.² Nevertheless, the pronounced relative variability of the estimations of the changes makes it necessary to treat intertemporal comparisons with caution.

¹ Prepared by Giovanni D'Alessio and Ivan Faiella.

² Compare Table A1 in Appendix A with the corresponding table in "I bilanci delle famiglie italiane nell'anno 1995", ed. by G. D'Alessio, *Supplementi al Bollettino Statistico* (nuova serie), no. 14, Banca d'Italia, Rome, March 1997.

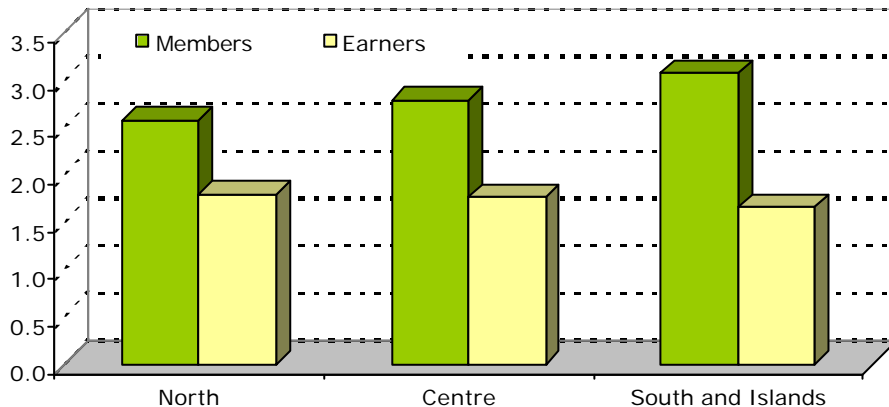
According to the sample data, the average household³ consists of 2.77 members and includes 1.74 income-earners, with a ratio of members to earners of 1.59. In the previous survey the figures were 2.89 members, 1.79 earners and 1.61 members per earner.

On the basis of the survey finding for average household size and Istat data on the population, the total number of households as defined in the survey was 20.6 million at the end of 1998.

Households are larger in the South and the Islands (3.07 members) than in the Centre (2.79) and North (2.57) (Figure 1). Household size is related to the age of the head of household;⁴ the average number of household members is 2.35 for households whose head is up to 30 years old, rises to 3.57 among those whose head is aged 41 to 50 and then decreases to 1.82 where the head is over 65. The number of members is lower when the head of household is female (1.96) (Table A3).

The average number of income-earners per family is higher in the North and Centre (1.79 and 1.76) than in the South and Island (1.65). In contrast with the number of members, the highest number of earners is found among households whose head is aged 51 to 65 (Table A4).

Figure 1
Average number of members and income-earners per household



The head of household, as defined in the survey, is male in 72.5 per cent in the cases. The leading income-earner is male in 70.3 per cent of all households and 86.7 per cent of those where both partners are present.⁵

³ “Household” means a group of persons living together, whether or not they are related by kinship, who seek to satisfy their needs by pooling all or part of the income earned by group members.

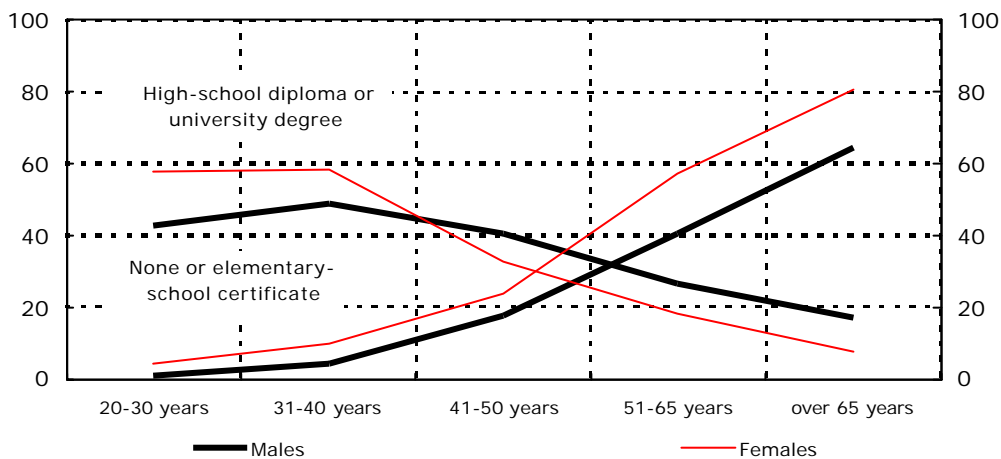
⁴ “Head of household” means the person primarily responsible for the household budget and finances.

⁵ The gender gap, though considerable, has narrowed: in 1977 the leading earner was male in 93.9 per cent of households.

The head of household is aged 30 or less in 4.9 per cent of the cases and over 65 in 28.8 per cent. The most frequent level of educational attainment is the middle-school diploma (32.2 per cent); 7.1 per cent have a university degree, whereas 8.8 per cent have no educational certificate. Educational attainment is higher among the younger cohorts. Around half of the heads of household aged 40 or less have at least a high-school diploma, compared with 15 per cent of those over 65. Almost all heads of household aged 40 or less have gone beyond elementary school. Educational attainment is generally lower among women, except for the younger cohorts (Figure 2).

Figure 2

Educational attainment of heads of household by sex and age groups
(percentages)



As regards work status, more heads of household are employees than self-employed (36 as against 14.1 per cent). The remaining 49.9 per cent are not employed; 41.3 per cent are retired (Table A1).

Among individual household members, there is a slight predominance of females (51.4 per cent).⁶ By age, 36.8 per cent of all members are 30 years old or younger, while 16.2 per cent are over 65. By work status, 35 per cent are employed or self-employed (Table A1), broadly in line with the previous survey, while 22.2 per cent are retired, 1 percentage point less than in 1995 but around 4 points more than in the surveys for 1987 and 1989.

As to geographic distribution, 48 per cent of households reside in the North, 19.1 per cent in the Centre and 32.9 per cent in the South and Islands. Owing to the different size of households in the three areas, the percentage of individuals resident in the North (44.4 per cent) is lower than that of households, whereas the proportion is practically the same in the Centre (19.2 per cent) and higher in the South and Islands (36.4 per cent).

⁶ The prevalence of females is most pronounced for the age group over 65. There is a slight prevalence of males among individuals 30 and under.

A substantial proportion of households (48.4 per cent) resides in towns with fewer than 20,000 inhabitants, 12.6 per cent in towns of between 20,000 and 40,000 and the remaining 39 per cent in the larger municipalities. In particular, 13.5 per cent live in the six Italian cities with more than 500,000 inhabitants (Rome, Milan, Naples, Turin, Palermo and Genoa).

3. The main results

3.1 Income and work

Average annual household income after income tax and social security contributions was 48.3 million lire in 1998 (Table B1),⁷ equal to about 4 million lire per month. This represented a nominal increase of 13 per cent compared with 42.8 million in 1995;⁸ in real terms the increase was 4.5 per cent, or 1.5 per cent a year.⁹

Household income was higher in the North and Centre (54.9 and 53.6 million lire, respectively) than in the South and Islands (35.5 million). Comparison with the previous surveys shows the gap between the Mezzogiorno and the rest of Italy increased in recent years. Average household income in the southern regions declined from 82.2 per cent of the national average in 1991 to 78.1 per cent in 1993, 76.2 per cent in 1995 and 73.6 per cent in 1998 (Figure 3).^{10 11}

⁷ In analyzing the results it should be kept in mind that the reliability of the interviewees' responses was judged to be satisfactory as a whole by the interviewers on the basis of the facts available to them. As in the previous survey, the information provided was slightly less reliable where the head of household is elderly, has little schooling, is self-employed or retired, or is resident in the South or Islands (Table 4a in Appendix A).

⁸ On the basis of national accounts data, households' disposable income gross of depreciation rose by 10.6 per cent in nominal terms between 1995 and 1998. Comparison with the survey data requires caution owing to the different definitions of income.

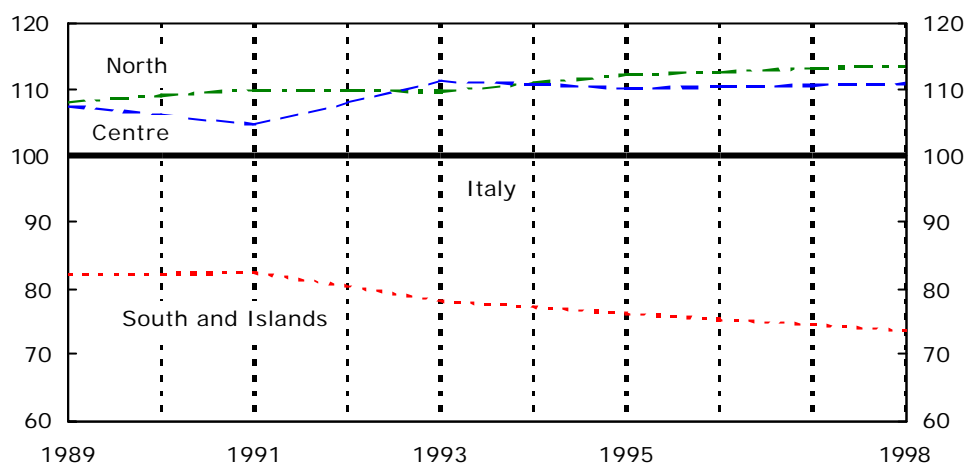
⁹ Income was deflated with the consumer price index for the entire resident population, which rose by 8.1 per cent between 1995 and 1998.

¹⁰ SVIMEZ statistics on per capita GDP confirm the widening of the gap between the two areas in the period from 1991 to 1998.

¹¹ The gaps are presumably smaller if account is taken of the geographical differences in the general price level. Evidence that the level of prices is around 5 per cent lower in the South and Islands and 10 per cent lower in small towns is presented by L. Cannari, "Povertà e livello dei prezzi", in *Rapporto sulla povertà in Italia*, Presidenza del Consiglio dei Ministri - Commissione di indagine sulla povertà e l'emarginazione, Rome, 1993.

Figure 3

Average annual household income, 1989-1998
(index, Italy=100)



The comparison of household income reflects the above-mentioned structural difference between the number of earners per household, which is lower in the South and Islands; the geographical disparity is smaller if income is scaled to the number of earners per household (30.7 million lire in the North and 30.4 million in the Centre, against 21.5 million in the South and Islands).

In evaluating individuals' economic conditions, by contrast, it is necessary to take account of the number of household members, which is higher in the South and Islands. The differences between the three major areas are larger when per capita income is considered (21.4 million lire in the North, 19.2 million in the Centre and 11.6 million in the South and Islands).

However, per capita income does not reflect economies of scale in consumption among members of the same household. In terms of equivalent income — the income individuals would require if they lived alone in order to attain the same living standard that they have as household members¹² — the territorial disparities are smaller than those for per capita income but still remain very large (Table B2).

Economic conditions appear worse on average for persons under age 18 on the basis of both income and equivalent consumption as well as in terms of per capita income; by contrast, the economic conditions of the elderly are roughly in line with the sample-wide average. There is a slight negative gender gap for women in terms of income and equivalent consumption and virtually none in terms of per capita income.¹³

¹² The present analysis used the OECD scale of equivalence, which in calculating adult equivalents assigns a coefficient of 1 for the head of household, 0.5 for other household members aged 14 and over, and 0.3 for those under 14.

¹³ Naturally, these measures assume a full and fair division of resources among the members of the household. This assumption is sometimes inappropriate, but the survey does not collect the requisite necessary data for more accurate reconstruction of intra-household resource allocation.

The number of individuals living in low-income households was equal to 14.2 per cent of the total.¹⁴ However, especially in the case of self-employed persons, income has an intertemporal variability that does not necessarily translate into changes in living standards. Using equivalent consumption, i.e. the amount of total consumption spending adjusted for economies of scale obtained within the household, the proportion of persons living in low-income households is 10.4 per cent overall and 22.1 per cent in the South.¹⁵ Most commonly, these individuals are under 30, have little education, are agricultural or blue-collar workers, live in small towns or belong to large households (Table B2).

The distribution of household income displays the customary asymmetry, with a relatively low incidence of very low incomes, a high incidence of low-to-average incomes and progressively declining frequency among the upper income brackets (Table C1). For this reason the median values of income, i.e. those that divide the distribution of income into two equally numerous parts, are constantly lower than the mean values, which are influenced by the extremes. The asymmetry is more pronounced for one-person households, those living in large municipalities or those whose head is elderly, employed in agriculture or self-employed, owing to the greater variability found within these categories (Table B3).

Incomes below 10 million lire are most frequent among one-person households (8.7 per cent) and those where the head of household has no education (10.5 per cent), is not employed (7.3 per cent), is female (8 per cent) or under 30 (9.9 per cent). On the other hand, the incidence of incomes above 80 million lire is highest among households that have four or more income-earners (57.4 per cent), live in cities with more than 500,000 inhabitants (18.6 per cent), or whose heads are university graduate (43.9 per cent), sole proprietors or members of the professions (39.3 per cent) or managers (48.2 per cent) (Table C1).

With regard to income concentration, the households in the lowest decile received only 2 per cent of total income, whereas those in the highest decile received 27.5 per cent (Tables C3 and C4). The Gini coefficient of concentration is 0.374 for the distribution of household income and 0.343 for the distribution of equivalent income.¹⁶

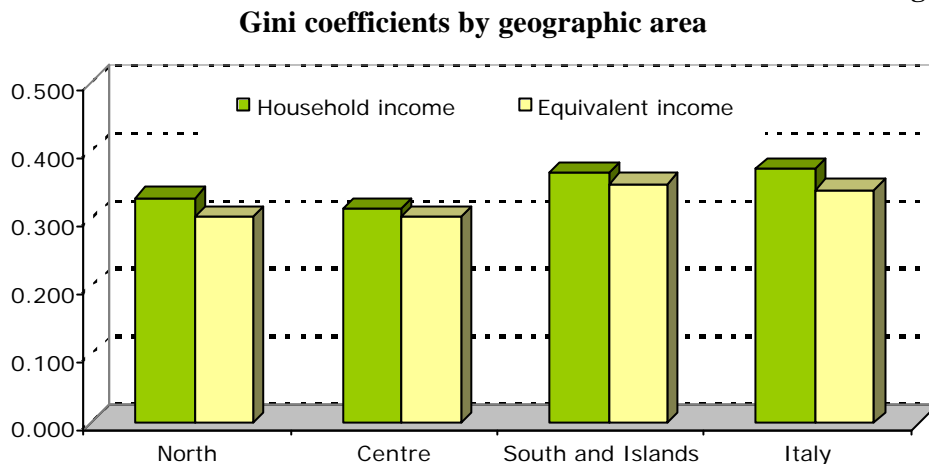
¹⁴ Low-income households are defined as those with less than half the median income.

¹⁵ The same indices calculated using the data of Istat's survey of consumption provide similar results for both Italy (11.8 per cent) and the South and Islands (23.2 per cent).

¹⁶ The indices of concentration were higher than in the preceding survey, when the coefficients had been 0.362 for household income and 0.329 for equivalent income. However, statistical tests show that the increases were not significant.

As in the previous surveys, concentration of both household income and equivalent income is higher in the South and Islands than in the rest of Italy (Figure 4).¹⁷

Figure 4



As to the composition of household income by source (Table 1), the largest share consists of income from payroll employment (38.5 per cent); property income, transfers, and self-employment or entrepreneurial income account for 23.7, 23.5 and 14.3 per cent respectively (Table C2). The share of income from payroll employment in total household income was more than 2 percentage points lower than in 1995, continuing a declining trend. By contrast, that of income from self-employment increased by 1.9 points, so that labour income's overall share in the total remained unchanged. The share of income from transfers fell by 1.3 percentage points owing mainly to a smaller increase in average amounts than those recorded by the other sources of income, whereas property income's share rose by 1.5 points (Figure 5).¹⁸

The composition of income varies with income level. Transfers are prevalent among low-income households (55.2 per cent of the total for households with annual income below 20 million lire), the share of income from salaried employment is highest among households in the central income brackets and that of income from self-employment or entrepreneurial and property income is highest among the upper income brackets (Table C2). A further breakdown of the components of income by household fifths (obtained by ranking the households by income and dividing the sample into five equally numerous parts) indicates that the share of interest on deposits is broadly the same

¹⁷ The greater income inequality in the South and Islands is due to the area's widespread unemployment and higher incidence of off-the-books work. See G. D'Alessio and L.F. Signorini, "Disuguaglianza dei redditi individuali e ruolo della famiglia in Italia", preparatory paper for the Bank of Italy's Annual Report for 1998, mimeo, Rome, 1999.

¹⁸ National accounts data confirm that growth was generally more rapid for income from self-employment than from salaried employment between 1995 and 1998. The aggregated data on transfer income confirm that the number of pensions paid remained basically unchanged in the three years, but show that the overall expenditure outpaced the other sources of income, albeit with a significant slowdown in 1998.

across all groups whereas that of income from government securities and, especially, other securities is particularly prominent among the upper income brackets (Table 1).

Table 1

Income account: average values and shares of household income by type
(*thousands of lire, percentages*)

Description ^(*)	Shares in household income by fifths of income-ranked households						Average
	First	Second	Third	Fourth	Fifth	Total sample	(<i>thousands of lire</i>)
Net disposable income	100.0	100.0	100.0	100.0	100.0	100.0	48,272
Compensation of employees.....	18.4	32.9	39.3	48.7	36.7	38.5	18,562
Net wages and salaries	18.4	32.8	39.1	48.4	36.2	38.1	18,401
Fringe benefits	0.0	0.1	0.2	0.3	0.5	0.3	162
Pensions and net transfers	54.0	39.8	29.9	19.3	15.1	23.5	11,366
Pensions and arrears	53.4	39.3	29.2	19.0	14.7	23.1	11,136
Pensions.....	53.1	38.9	28.8	18.5	14.4	22.7	10,976
Arrears	0.3	0.4	0.3	0.5	0.2	0.3	160
Other transfers	0.6	0.5	0.7	0.3	0.5	0.5	230
Wage supplementation.....	1.1	0.5	0.5	0.3	0.1	0.3	163
Scholarships.....	0.1	0.0	0.0	0.1	0.1	0.1	32
Alimony and gifts	-0.7	-0.0	0.2	-0.1	0.3	0.1	34
Received.....	1.7	0.8	0.5	0.2	0.5	0.5	255
Paid (-)	2.4	0.8	0.4	0.2	0.3	0.5	221
Net income from self-employment.....	4.5	7.6	9.1	12.0	20.7	14.3	6,925
Income from self-employment	9.0	8.0	9.7	11.9	16.4	12.9	6,211
Depreciation (-)	4.6	1.1	1.2	1.7	1.4	1.6	786
Entrepreneurial income	0.2	0.8	0.7	1.8	5.7	3.1	1,501
Property income	23.0	19.7	21.7	20.1	27.4	23.7	11,419
Income from buildings.....	20.7	17.7	18.7	16.7	18.4	18.1	8,721
Actual rents	0.3	0.2	0.5	0.5	1.9	1.1	509
Imputed rents.....	20.4	17.4	18.2	16.1	16.5	17.0	8,213
Income from financial assets.....	2.3	2.0	3.0	3.4	9.1	5.6	2,698
Interest on deposits.....	2.1	1.9	2.0	1.8	2.2	2.0	976
Interest on gov. securities.....	0.5	0.4	0.7	0.9	1.3	1.0	461
Income from other securities..	0.2	0.4	1.1	1.5	6.2	3.3	1,581
Interest payable (-)	0.5	0.7	0.8	0.7	0.6	0.7	320

Net disposable income = Compensation of employees + Pensions and net transfers + Net income from self-employment + Property income

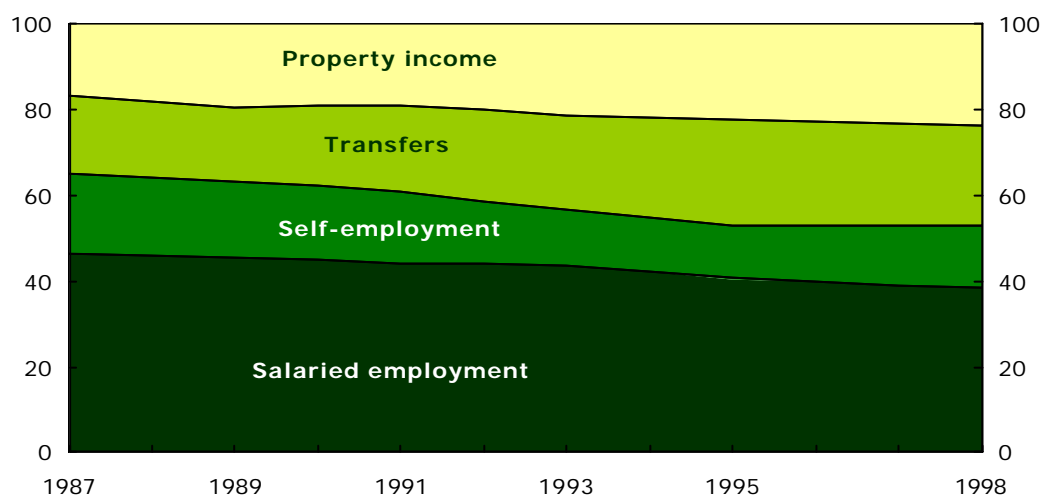
(*) A minus sign indicates the item is included with a negative sign in calculating the aggregate of which it is a component.

Analysis of the panel households furnishes some indications regarding movements of households on the income ladder. If the panel households are ranked by their 1995 income and the sample is divided into five quintiles, the resulting partition can be compared with that obtained from 1998 income.

Most often, households remained in the same income quintile as three years earlier. However, there are some significant instances of mobility: 3.9 per cent of the households in the highest quintile in 1995 are found in the two lowest in 1998, while 6.4 per cent of those in the lowest quintile in 1995 moved up to the two highest in 1998 (Table C5).¹⁹

Figure 5

Composition of average household income, 1987-1998
(percentage shares)



The extent of income mobility is generally smaller if panel households whose demographic composition changed are excluded from the sample (Table C6).²⁰

The average propensity to consume is equal to 71.4 per cent (Table B1), lower than that found in the previous survey (76.6 per cent).²¹ The proportion of consumption allocated to durable goods was 9.9 per cent (Table D1), compared with 7.8 per cent in 1995.

Average individual labour income was 25.2 million lire (Table C7); the average is lower in smaller towns (23.2 million lire in towns with fewer than 20,000 inhabitants, compared with 30 million lire in cities with more than 500,000) and in the South and

¹⁹ A slightly higher percentage of households moved from one quintile to another between 1995 and 1998 than between 1993 and 1995 (44.3 compared with 43.3 per cent), partly as a result of the longer interval between the two surveys. Similarly, there is a lower correlation coefficient between 1995 and 1998 incomes (0.64) than between 1993 and 1995 incomes (0.77).

²⁰ The panel households whose composition remained unchanged numbered 2,103 (78.8 per cent).

²¹ In the present survey the section of the questionnaire on household consumption was modified. Some caution is therefore required in making comparisons with the results of previous surveys.

Islands (21.5 million lire). The labour income of university graduates is more than double that of workers with no education (35.9 against 14.7 million). As regards the age of earners, the highest values were recorded for workers aged 41 to 50 and 51 to 65 (28.6 and 28.7 million lire respectively), and the lowest for in the outlying age groups (19.1 million lire for those under age 30 and 24.8 million for those over 65).

Average individual income from salaried employment and that from the self-employment or enterprise (24 and 27.2 million lire respectively) were well above average individual income from transfers, which was equal to 15 million lire.

As in the previous survey, a section of the questionnaire was expressly devoted to income and employment expectations. Employed individuals and those seeking employment were asked to formulate a prediction regarding the possibility of remaining in work or finding a job in the next twelve months. Interviewees who considered it likely they would be working were also asked to indicate the range in which they expected their labour income to fall.

For the population as a whole, the estimated probability of working in the subsequent twelve months was 80.2 per cent, slightly higher than the 1995 figure of 77.9 per cent. The overall figure averages out widely differing situations: for those not employed, the probability of finding a job is estimated at 34.6 per cent (compared with 36.3 per cent in 1995); for those employed, the probability of still having a job is estimated at 87.3 per cent for wage and salary earners and 90.7 per cent for the self-employed (compared with 85 per cent for both categories in 1995).²² In particular, a higher probability of remaining in work was indicated by cadres and managers (95.6 per cent) and government employees (91.2 per cent); the perceived likelihood of continuing to hold a job was lower among blue-collar workers (84.2 per cent) and agricultural workers (79.7 per cent).

For the subsequent year respondents expected average income, assuming they worked, of 25.2 million lire.²³ Factoring the probability of employment into the income estimate, we get average expected income not conditional upon employment status, which works out to 21.6 million lire, in line with actual 1998 earnings (Table C8).²⁴

The ratio between expected income and actual income is higher, on the average, for self-employed workers (+6 per cent) than for wage and salary earners (-6 per cent). In the previous survey the gap between forecast and actuality was greater (+ 10.7 per cent for the self-employed, - 7.1 per cent for employees).

The latest survey also confirms the discrepancy in levels of uncertainty over future income between payroll employees and the self-employed. For the latter,

²² The improvement in employment prospects is confirmed by the Istat labour force surveys, which showed an increase of 0.5 percentage points in the employment rate between 1995 and 1998.

²³ This expected income of 25.2 million is well above the average actually earned by these same respondents, which was 21.6 million, because the latter included persons who received no labour income in 1998.

²⁴ Average labour income not conditional upon employment status is obtained as the linear combination of income assuming employment and the value 0, with weights equal to the probability of working and of not working, respectively.

coefficients of variation of the forecasts²⁵ are higher, on the average. Residents in the South and the Islands are marked by greater uncertainty, as are the unemployed, naturally.

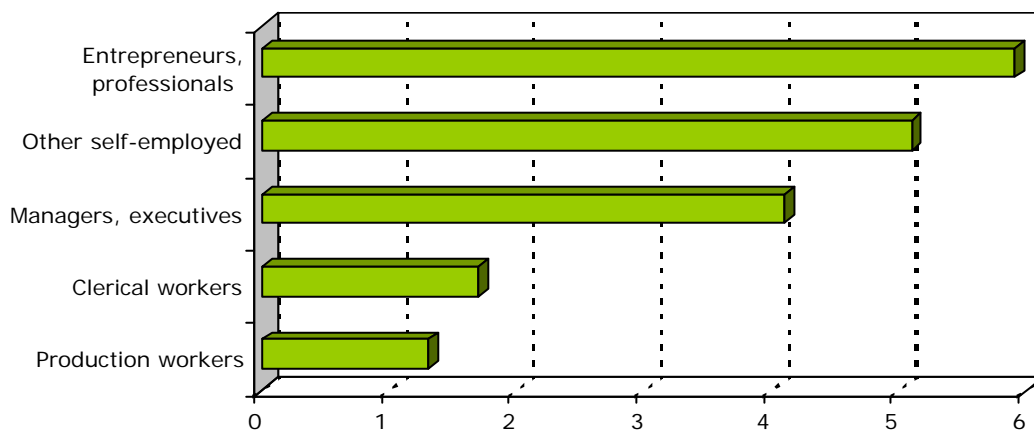
In order to examine some issues connected with employment status, the survey included several demands on working hour flexibility on the job.

The responses indicated that most workers (81.5 per cent) have to keep to definite working hours, with a marked difference between employees (95 per cent) and self-employed workers (39.5 per cent).

Among those with definite working hours, 14.9 per cent also work night shifts and 20 per cent on holidays. Night work is more frequent among men, who work more than twice as many nights a year as women (10.8 as against 4.5), among young people, the poorly educated, production workers, government and public service workers. Holiday work is also characteristic of men (but with a smaller gap than for night work), service workers, the self-employed, large-city residents, and the Centre, the South and the Islands. The average number of holidays worked per year, which is higher for the self-employed (6.7 days) rises with individual income (Table C9).

Figure 6

Freedom in starting and quitting time
(score on a scale of ten)



The need to work outside ordinary working hours is greater for managers and entrepreneurs and increases with individual income. This is offset, however, by the greater freedom of choice in starting and quitting times (Figure 6).

²⁵ The standard deviation of forecast income, used as the numerator of the coefficient of variation, was obtained assuming a uniform distribution within the interval between the minimum and maximum incomes supplied by the respondent.

3.2 Real wealth

Real household wealth,²⁶ net of liabilities contracted for the purchase of real goods, came to an average of 245.8 million lire, or about 5.1 times average income (Table B1), with 254 million lire in real assets and 8.1 million in financial liabilities contracted for their purchase (Table E2). Compared with 1995, this represents an increase in net real wealth of 9.5 per cent.

The composition of real assets was real property, 86 per cent; business equities, 11.7 per cent; and valuables, 2.3 per cent.²⁷ The portion accounted for by real estate, though continuing to predominate in all wealth classes, is greater in the middle classes. In the class with net real wealth of less than 40 million lire, the portion accounted for by valuables was markedly higher than the average (38.3 per cent), while in the over-400-million class the portion accounted for by equities was much larger (16.6 per cent) (Table E3).

The financial liabilities contracted for the purchase of real goods were 17.1 per cent greater than in the previous survey and now 3.3 as against 3.1 per cent of net real wealth. Even so, Italian household debt remains much lower than in most other industrial countries.²⁸ Consistent with this evidence, the survey finds that only a comparative few households have financial liabilities: 11.8 per cent have liabilities contracted for the purchase of real goods and 24.8 per cent overall, including other forms of financial liabilities.²⁹

Net real wealth is more concentrated than income,³⁰ with a Gini index of 0.635 (0.630 in 1995); the top 10 per cent of households have 46.4 per cent of all net real wealth.

As to distribution, 28.4 per cent of households have wealth of less than 20 million lire and 16.7 per cent more than 400 million. The share with more than 400 million is greater for households in cities with more than 500,000 inhabitants (18.8 per cent), for those resident in the Centre of Italy (20.6 per cent), and for those with heads who are university-educated (35.5 per cent) or self-employed (36.7 per cent) (Table E1).

The amount of durable goods owned by households averages 29.5 million lire, 11.7 million of it consisting in transport vehicles (Table E3).

²⁶ Does not include durable consumer goods.

²⁷ The estimates of these assets are provided by the owners, who subjectively value the price they would bring if sold. For real estate, the valuation assumes that the properties are not rented.

²⁸ See Banca d'Italia, *Economic Bulletin*, No. 24, February 1997, p. 74 ff.

²⁹ Based on similar surveys in other countries, the share of indebted households is about twice as great in Germany, the UK and the Netherlands and nearly three times as great in the US.

³⁰ The greater concentration of wealth than income, which is found in all countries, reflects the fact that the wealth observed at any given time is the result of the household's accumulation of flows of saving over a period whose length depends on age.

3.3 The diffusion of financial assets

Gathering data on households' financial assets is difficult because of respondents' reticence to state how much they actually own. In fact, total assets estimated on the basis of interviewees' responses turn out to be less than the amount attributed to households by the aggregate financial statistics.³¹ Here, we shall accordingly just set out the information on the diffusion of ownership, which we consider to be less severely influenced by interviewees' reticence.³²

The survey found that at the end of 1998, 86.2 per cent of Italian households held at least one financial asset; 82.1 per cent had a bank deposit, 11.5 per cent a postal deposit, 11.8 per cent government securities, 12.5 per cent bonds and investment fund units, and 7.8 per cent Italian shares or equity participations.³³ Postal savings certificates were less common (5.9 per cent), as were CDs and repos (4.2 per cent). Other forms of investment involved still smaller groups: 1.3 per cent invested their savings in loans to cooperatives, 2.7 per cent entrusted them to portfolio management accounts, and 0.8 per cent invested in foreign securities (Table F1, Figure 7).

Compared with 1995, there is a considerable decline in the number of households holding government paper, CDs and repos, and postal savings certificates and a significant increase in those holding bonds and mutual fund units, shares, foreign securities and assets assigned to portfolio management accounts (Figures 7 and 8).

Obviously, possession of financial assets is related with household characteristics, first of all economic characteristics.³⁴ Penetration of financial instruments increases with income (and with wealth), except for postal deposits, which are still characteristic, though less markedly so than in the past, of households headed by persons with relatively poor education, and for loans to cooperatives, which are particularly concentrated in several regions of Central and Northern Italy.

³¹ The ratio of the survey estimates to the financial accounts is just over 30 per cent for bank deposits and government securities and lower still for shares, bonds, and mutual fund units.

³² More satisfactory estimates of the value of financial assets held by different categories of household were obtained by statistical matching techniques. On this, see L. Cannari and G. D'Alessio, "Non-Reporting and Under-Reporting Behavior in the Bank of Italy's Survey of Household Income and Wealth", *Bulletin of the International Statistical Institute*, Vol. LV, No. 3, Pavia, 1993, pp. 395-412, and L. Cannari et al., "Le attività finanziarie delle famiglie italiane", *Temi di discussione del Servizio Studi*, No. 136, Banca d'Italia, Rome, July 1990. A comparable study on the data from the latest survey is planned.

³³ Ownership of listed shares involved 7.1 per cent of the households; more than half of these (4.3 per cent) held shares in privatized corporations.

³⁴ See P. Battipaglia and G. D'Alessio, "La ricchezza finanziaria delle famiglie", preparatory paper for Banca d'Italia, *Annual Report for 1996* (Rome, 1997); L. Guiso and T. Jappelli, "Households' Portfolio in Italy", paper presented at *Conference on Households' Portfolios*, European University Institute, Florence, December 1999.

Figure 7

Diffusion of financial assets at the end of 1998
(percentage of households)

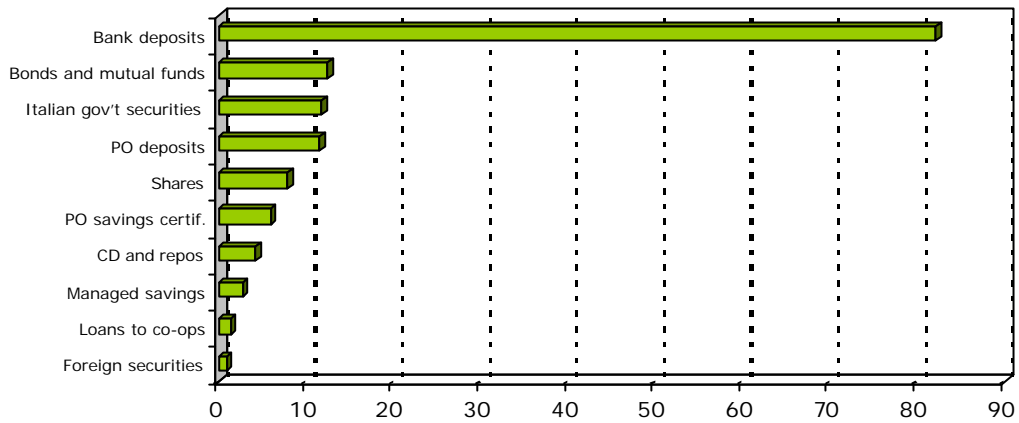
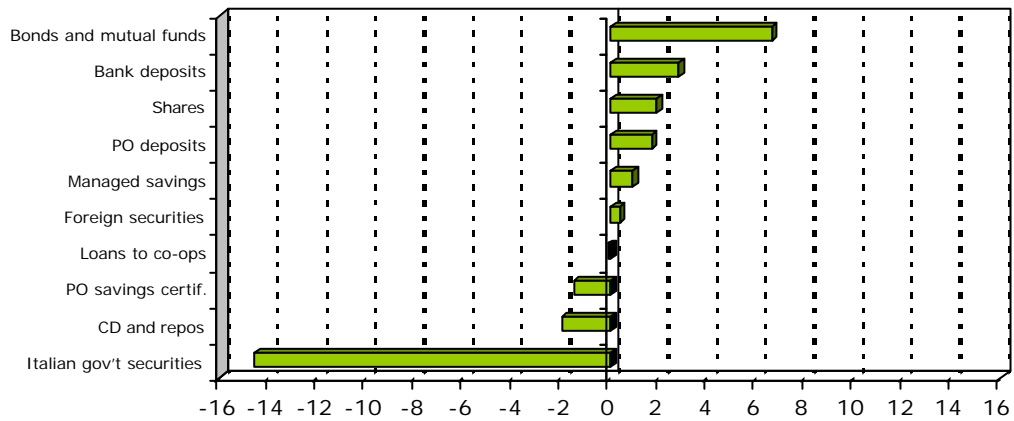


Figure 8

Change in proportion of households holding each type of financial asset, 1995-1998
(percentage points)



In the South there is generally less penetration of financial instruments. Investment in bonds and mutual funds, for example, at 4.5 per cent, is only half as common as in the Centre and one fifth as common as in the North. This is due only in part to the lower standard of living; less use of these instruments is also found when comparing households with equal levels of wealth. Conversely, in the South and the Islands 6.9 per cent of households hold postal saving certificates, about the same as in the Centre (7.3 per cent) and more than in the North (4.6 per cent).

By occupational status, holding government securities is fairly uniform between categories (10.7 per cent for wage and salary earners, 13 per cent for the self-employed, 12.2 per cent for the retired and other non-employed). For other forms of investment, the self-employed are more inclined to bonds, mutual funds and shares, while wage and salary earners are more likely to have savings deposits and postal savings certificates.

Naturally, possession of a given financial asset at any time may depend on contingent factors; alone, it does not permit full evaluation of the diffusion of that instrument among the population.

Interesting information can be drawn from the data of possession over one's lifetime of different types of financial asset (Table F2). For example, a significant number of household heads (32.4 per cent) have held government securities at some time; the share is higher for households in the North (43.8 per cent), those with income above than 80 million lire (63.5 per cent) and those with university-educated heads (51.6 per cent). The portion who have ever held shares or capital quotas is much smaller but still increasing by comparison with 1995 (11.1 as against 7.3 per cent); the portion is especially low among households in the South and the Islands (4.7 per cent).

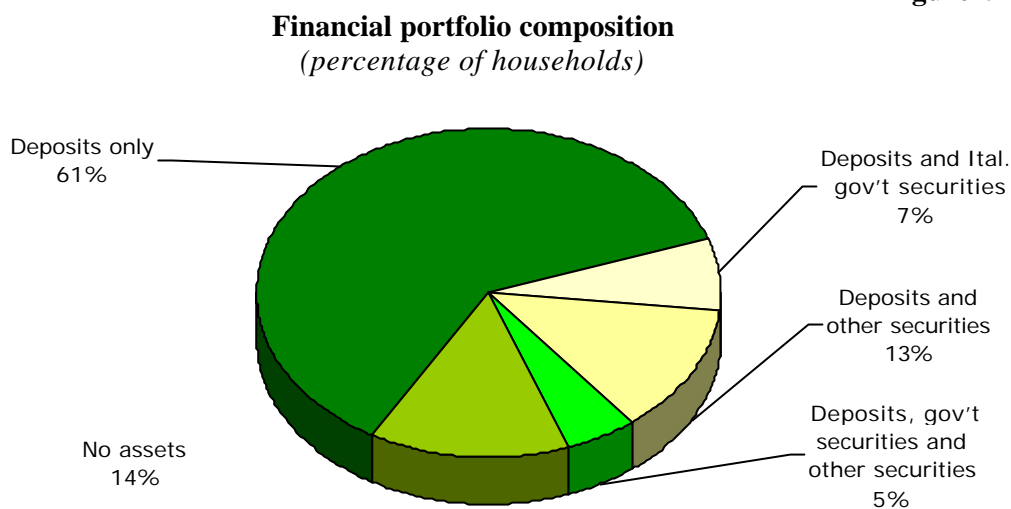
Among bank accounts, current accounts are almost three times as common as savings accounts (73 as against 26.7 per cent) (Table F3). Postal deposits, by contrast, are more likely to be savings accounts than current accounts (10.7 as against 0.9 per cent) (Table F4).

Interestingly, between the 1995 and 1998 surveys the number of households with a bank account who do not know, even approximately, what interest rate their savings are earning was nearly halved (from 17.7 to 9.7 per cent). The average rates reported show substantial uniformity of yields (Table F5).

Turning to portfolio composition, nearly all households who have any financial assets have a bank or postal deposit (Figure 9); 61.5 per cent have only a deposit, while 6.8 per cent also have government securities and 4.9 per cent both government and other securities; 12.8 per cent hold both a deposit and other instruments (mutual fund units, bonds, shares), a 1.6-point rise compared with 1995.

Considering insurance assets, 7.9 per cent of households have supplementary retirement plans or the like (e.g., insurance savings plans for one's children) and another 23.6 per cent have life insurance policies. Straight life insurance is fairly evenly distributed throughout the country, but supplementary pension plans, which are mostly held by entrepreneurs and professionals, are virtually absent in the South (Table F6). By comparison with 1995, the frequency of the pension plans remained unchanged, that of life insurance rose by 1.8 points.

Figure 9



3.4 The use of payment instruments

The latest survey confirms the previously reported tendency of households to replace traditional means of payment, such as cash and cheques, with more advanced, flexible instruments such as credit cards, ATM and standing debit orders.

Households with bank current accounts issued an average of 1.4 cheques a month (Table G1), compared with 1.5 in 1995 and 2 in 1993. Obviously the number of cheques written increases with household income and with the number of income earners. Cheques were written most frequently by households headed by a self-employed worker (3.2 a month).

The number of bank payment orders was 11.3 per year per household, compared with 8.5 in 1995.

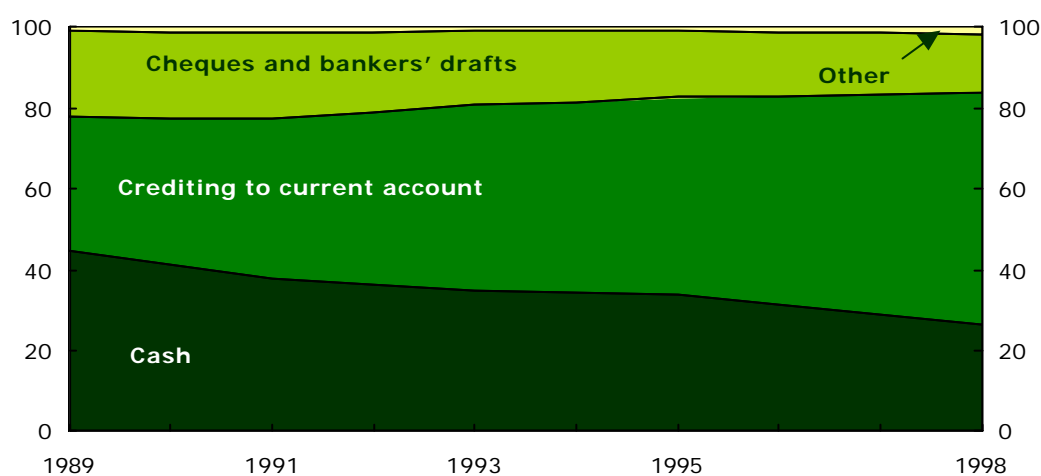
Standing debit orders, typically used to pay utility bills, were used by 36.4 per cent of the households surveyed, up from 25.6 per cent in 1995. There is a significant geographical disparity, with frequencies ranging from 54 per cent in the North to 30.6 per cent in Centre and 14 per cent in the South and Islands (Table G2).

The number of households using POS debit cards also rose significantly, from 12.9 per cent in 1995 to 27.2 per cent in 1998; there is a persistent gap between the South and Islands and the rest of the country.

The proportion of households with ATM payment cards and credit cards was 48.5 and 20.3 per cent respectively, compared with 40 and 14.3 per cent in 1995. Possession of these instruments is correlated with household income and with educational attainment; they are more common among young households (Table G3).

The most common means of receiving income are direct crediting to a current account (57.4 per cent) and cash (26.4 per cent). A significant share of households are also paid via cheque (14.2 per cent) (Table G4). Compared with previous surveys there is a further increase in direct crediting of current accounts and a decline in payments in cash or by cheque or banker's draft (Figure 10).

Figure 10
Payment instruments by which households receive income
(percentage shares)



Direct crediting of one's bank account is most common in the North (66.2 per cent), in large cities, among high-income households, and in those headed by well-educated persons and wage or salary earners. The portion receiving their income in cash is higher in the South and Islands (45.2 per cent) and in small cities and towns, among low-income households and those headed by relatively poorly educated persons and the self-employed or persons not in the labour force. The portion paid by cheque is especially high for households headed by the self-employed (28.3 per cent).

The average cash holdings of the households surveyed was 683,000 lire, or 2 per cent of their annual consumption, which was slightly lower than in 1995 (724,000 lire, or 2.2 per cent of annual consumption).

The lower cash threshold, i.e. the amount below which households with accounts make cash withdrawals, was 234,000 lire, or 0.6 per cent of their annual consumption (in 1995, the figure was 175,000 lire, or 0.5 per cent) (Table G5).

3.5 The primary residence

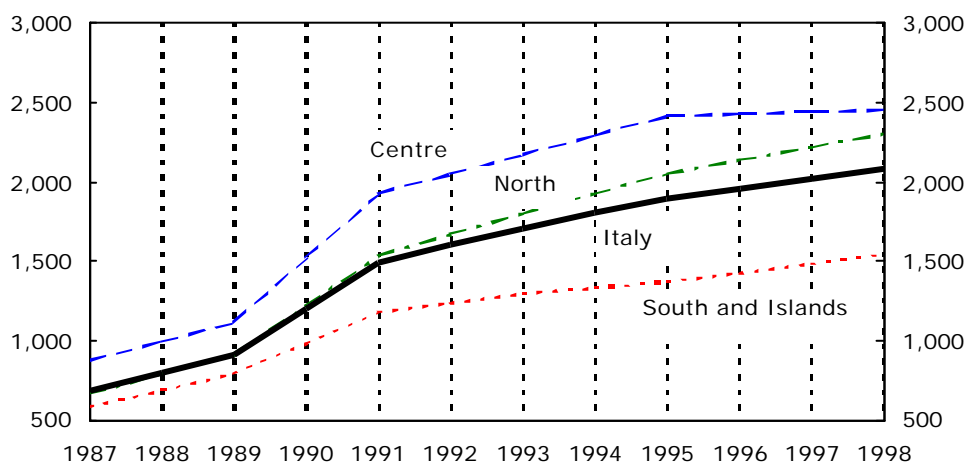
The average size of the residence of the households surveyed was 105 square meters; 15.6 per cent had homes smaller than 60 square meters, 19.4 per cent, larger than 120 (Table A2). Naturally, home size varies with the size of the household. Single-member households had an average dwelling of 85 square meters; two-member households, 100 square meters; and so on. The average living space came to 47 square meters per person.

The average worth of these dwellings was 219 million lire, or 2.1 million lire per square meter.³⁵ The value per square meter varies significantly by region (2.3 million lire in the North, 2.5 million in the Centre, 1.5 million in the South and Islands) and by town size (1.7 million lire for towns up to 5,000 inhabitants, 2.8 million for municipalities larger than 200,000 inhabitants).

The latest survey finds a further rise in house prices. The average value of a 100-square-meter home rose from 4.7 times the average yearly take-home pay of production and clerical workers in 1987 to 9 times in 1998. In nominal terms, the average value tripled over the period, from 0.7 to 2.1 million lire per square meter (or an average annual rise of 10.8 per cent). The rise was sharper in the North (+246 per cent) than in the Centre or the South and Islands (+181 and +166 per cent respectively).

Figure 11

Value of households' primary residence, 1987-1998
(thousands of lire per square meter)

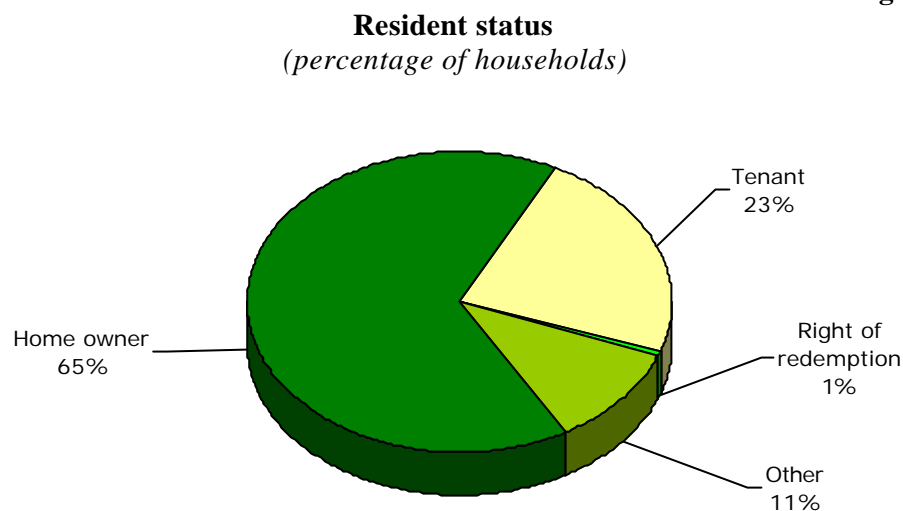


The household itself owns this primary dwelling in 65.9 per cent of the cases; 22.8 per cent are tenants; 10.8 per cent occupied under “other arrangements” (usufruct, use

³⁵ This value is the respondent's subjective estimate of the price at which the dwelling could be sold if not occupied by tenants.

without charge); and the remaining 0.6 per cent, under right of redemption (Table H1, Figure 12).³⁶

Figure 12



Home ownership is most common in small towns (70.9 per cent in municipalities of under 20,000 inhabitants). Home ownership increases with the age of the household head except for the over-65 age-group, which displays a significant share of “other arrangements” (13.1 per cent). The youngest age-groups more commonly rent their homes or occupy them under “other arrangements” (Table H1).

Between 1995 and 1998 there was a sharp decline, from 12.5 to 7.5 per cent, in the portion of homes rented under rent control and a more modest drop in those rented informally (from 6.7 to 6.4 per cent). The portion rented under derogation from the rent control act rose from 2.6 to 4.2 per cent (Figure 13). There was also a small reduction in the share of publicly owned homes (from 7.1 to 6.3 per cent).

Owner-occupied homes averaged 250.1 million lire in value. The imputed rental value, i.e. the rent that owners considered they could have earned by renting the home out, was 9.1 million lire per year. The value of these homes varied sharply with city size (312.1 million lire in municipalities larger than 500,000 inhabitants, 244 million in those smaller than 20,000) and by region (287.5 million in the Centre, 283.6 million in the North, 183.2 million in the South and Islands), as well, obviously, as with the characteristics of the homes themselves (Table H2).

Rental homes had an average value of 154.6 million lire, considerably less than owner-occupied homes. This difference depends mainly on their smaller size (110 square meters, on average, for owner-occupied homes, 80 square meters for rented homes). Average rentals paid came to 5.3 million lire a year, an increase of 30 per cent over the

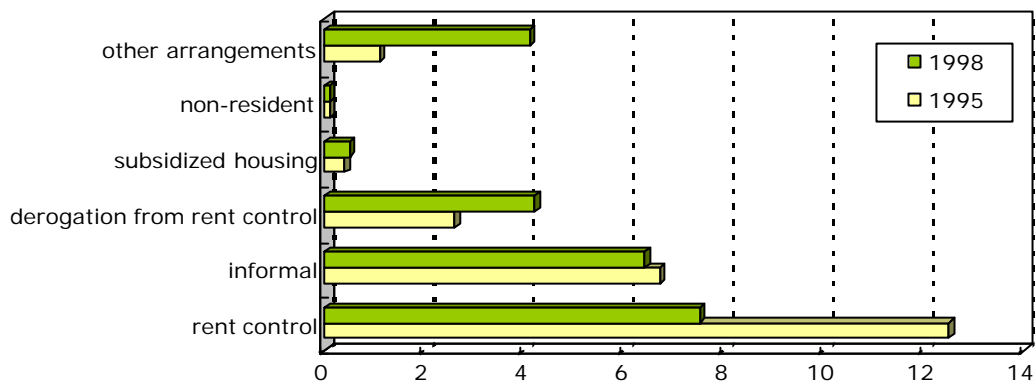
³⁶ This represented a 1.2-point increase in home ownership from the previous survey, while homes under rental or redemption decreased by 0.9 and 0.2 points respectively.

previous survey, owing to the further liberalization of the rental market. The increase was even sharper for publicly owned housing (47 per cent).

The gross yield to the owner thus rose from 2.9 per cent in 1995 to 3.4 per cent in 1998. The value of the home and the rent paid both increase with the size of the dwelling; the gross yield to the owner, however, declines as the home increases in size (Table H3).

Figure 13

Type of rental contract
(percentage of households)



APPENDIX A:
METHODOLOGICAL NOTE

METHODOLOGICAL NOTE

1. The sample design

Until 1987 the Bank of Italy's survey of Italian household budgets was conducted with time-independent samples of households. In order to facilitate analysis of changes in the phenomena being investigated, since 1989 part of the sample has comprised households that were interviewed in previous surveys (panel households).

The table 1a shows the sample size used between 1987 and 1998, indicating the number of households interviewed in more than one survey. For example, of the 7,147 households that made up the sample in the 1998 survey, 85 had participated since 1987, 459 since 1989, 1,169 since 1991, 583 since 1993 and 373 since 1995. The remaining 4,478 were being interviewed for the first time.

Table 1a

Households interviewed in the 1987-1998 surveys

Year of first interview	Year of survey					
	1987	1989	1991	1993	1995	1998
1987.....	8,027	1,206	350	173	126	85
1989.....		7,068	1,837	877	701	459
1991.....			6,001	2,420	1,752	1,169
1993.....				4,619	1,066	583
1995.....					4,490	373
1998.....						4,478
Sample size.....	8,027	8,274	8,188	8,089	8,135	7,147

The overall sample size in the 1998 survey (7,147 households) was about 1,000 less than that of the previous study (8,135).³⁷ The proportion of panel households was also reduced from 44.8 to 37.3 per cent (2,669 households).³⁸

The sample was drawn in two stages (municipalities and households), with the stratification of the primary sampling units (municipalities) by region and size. Within each

³⁷ In addition to the 7,147 sample households, the survey also covered 513 households that responded to a more extensive questionnaire on certain aspects of financial wealth. Since these households were selected using different random criteria from those used to select the overall sample, they were excluded from the analysis.

³⁸ The share of panel households that ensures the greatest precision in the level estimators depends on the correlation between the aggregates over time. Since such correlations weaken as the time between one survey and the next lengthens, the longer interval between the 1998 survey and its predecessor (3 years instead of 2) suggested to reduce the share of panel households.

stratum, the municipalities in which interviews would be conducted was selected by including all municipalities with a population of more than 40,000 and randomly selecting smaller towns. Households were then selected randomly.

In order to form the panel, the municipalities were selected from among those already sampled in the 1995 survey (panel municipalities). Households residing in these municipalities that participated in at least two surveys are all included in the sample (about 3,600 households); the remaining panel households are selected randomly from among those interviewed in the previous survey only.³⁹

The non-panel households were selected randomly from municipal registers in both panel and non-panel municipalities.

Households were interviewed in 318 municipalities (304 panel and 14 non-panel; Table 2a).⁴⁰

Table 2a

Survey municipalities

Geographical area	Panel	Non panel	Total
North	126	4	130
Centre	67	2	69
South and Islands	111	8	119
Total.....	304	14	318

³⁹ As in the previous survey, in order to obtain information on intergenerational aspects, all households that had been established out of the original panel households were also contacted (these were normally independent households formed by the children of the original household). There were a total of 38 such households, compared with 102 in the previous survey. The decline is attributable to the greater difficulty that the firm conducting the survey had in tracing such households.

⁴⁰ As in the previous survey, panel households that had changed their residence were, as far as possible, interviewed at their new domicile even if this was in a different municipality, as long as it was in Italy. This ultimately expanded the number of municipalities in which interviews were conducted to 328.

2. The questionnaire

In this survey, the standard interview method based on a paper-based questionnaire (PAPI survey - *Paper and Pencil Personal Interviewing*) was modified to include computer-assisted interviews for about two thirds of the sample (CAPI - *Computer-Assisted Personal Interviewing*).⁴¹

Under the latter method, households provide responses to an electronic questionnaire, which is essentially a computer program that in addition to storing data also performs a number of checks on it, making it possible to remedy inconsistencies in the responses directly with the household.⁴² This ensures higher data quality, albeit at the price of the more complex programming of the questionnaire.

The interviews conducted with a paper-based questionnaires were subsequently transferred to electronic media by the survey company using the CAPI program as the input screen.

The questionnaire, which was based on that used in the previous survey, was subjected to the usual pretesting before the start of the general survey in order to reduce difficulties in comprehension and answering. The test survey, which involved about 100 households from around Italy, was conducted by pairs of interviewers. One conducted the interview proper, while the other noted difficulties on a special questionnaire.⁴³ This exercise provided information that was helpful in reformulating certain questions more clearly.

The questionnaire used in the survey (see appendix C) has a modular structure. It is composed of a general part addressing aspects relevant to all households and a series of annexes with questions relevant to specific subsets.

In order to reduce the burden of answering, some sections were only administered to a random subset of the sample. In particular, households had to answer only one of the two sets of questions regarding working conditions and income expectations, depending on the year of birth (odd or even) of the head of household.⁴⁴

Interviews lasted an average of 53 minutes, compared with 64 minutes in the previous survey. However, there was considerable variability within the sample, which

⁴¹ A total of 4850 interviews (67.9 per cent) were conducted using the CAPI method. In the previous survey the CAPI method was tested with about 200 non-sample households.

⁴² There are many possible causes for such inconsistencies: the interviewee may not understand the question correctly, may recall certain information erroneously or may even be reluctant to provide information considered confidential. The most common mistakes by interviewers are coding errors or entering values in a different unit from that provided for in the questionnaire.

⁴³ The strategy adopted was broadly that described in L. Oksenberg, C. Cannel and G. Kalton, "New Strategies for Pretesting Survey Questions" in *Journal of Official Statistics*, vol. 7, no. 1, Statistics Sweden, Stockholm, 1991, pp. 349-365.

⁴⁴ In addition to producing estimates based on a smaller sample, this approach makes it impossible to make joint use of the responses to the two sections. In this instance, the relationship between the two aspects involved was felt to be of little interest.

was positively correlated with income, wealth and number of household members (Table 4a).

3. The interview

Interviews were conducted by a specialized company using professional interviewers

The interview stage was preceded by a series of meetings at which Bank of Italy officials and representatives of the company gave instructions directly to the interviewers.

The households contacted for interviews, who are guaranteed complete anonymity, receive a booklet describing the purpose of the survey and giving a number of examples of the ways in which the data are used.⁴⁵ The participating households may request a copy of the results of a previous survey.

Interviewers contacted 16,268 households, of which 43.9 per cent agreed to be interviewed (Table 3a).⁴⁶

The sample was therefore composed of 7,147 households, of which 2,669 were panel households and 4,478 non-panel households. The participation rate was, as is normally the case, higher for panel households (66 per cent, compared with 36.6 per cent for non-panel households).

⁴⁵ Households receive no compensation for interviews. When the results of the survey are published, the participants are sent a thank-you letter with copies of newspaper articles commenting on the survey.

⁴⁶ The participation rate for the previous survey net of ineligible households (deaths, wrong addresses, change of residence) was 57 per cent.

Table 3a

Households contacted and reason for failure to interview
(percentages)

Households:	Panel		Non panel		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Interviewed	2,669	66.0	4,478	36.6	7,147	43.9
Refusal.....	1,128	27.9	5,313	43.5	6,441	39.6
Unable to contact.....	245	6.1	2,435	19.9	2,680	16.5
Total	4,042	100.0	12,226	100.0	16,268	100.0
Ineligible (*).....	176	4.4	1,224	10.0	1,400	8.6

(*) Households not at the address listed in the municipal register (wrong addresses, deceased, moved).

The most common reason for non-participation was the unwillingness of the household (39.6 per cent; Table 3a). In 16.5 per cent of cases, the household could not be contacted by telephone or during the three visits paid by interviewers on different days and at different times.

4. Non-response and response reliability

Non-response can be a problem in statistical surveys since it may produce samples in which the less-cooperative segments of the population are underrepresented, thus generating biased estimates (*selection bias*).

One indication of the extent of the phenomena is provided by the number of contacts needed to obtain an interview (Table 4a). In order to conduct the 7,147 interviews, interviewers made a total of 10,712 contact attempts, including 8,358 personal visits and 2,354 telephone calls (the latter were made solely to fix an appointment).⁴⁷

The difficulty of obtaining an interview increased with income, wealth and the educational qualification of the head of household. It was less difficult to obtain interviews in smaller municipalities, with households of small size and where the head of household was retired or female.

A number of measures were taken to limit the potentially distorting effects of failure to participate. First, households that could not be interviewed were replaced by others selected randomly in the same municipality. Second, at the end of the survey the sample was post stratified on the basis of certain individual characteristics of the interviewees, making it possible to reweight the various segments of the population within the sample (see section 7 below).

⁴⁷ A total of 15,138 contact attempts were made for the 10,521 households that were not interviewed.

Studies of the data from the 1989 survey suggest that the bias of the estimates due to non-participation is small, thanks in part to the measures taken.⁴⁸

An additional aspect that can influence the quality of estimates is the reluctance of households to report their sources of income or the real or financial assets they hold.⁴⁹ Although participation in the survey is voluntary and the content of the survey is known to the interviewee before the start, it is possible that respondents are not entirely truthful in their responses to the more “sensitive” questions, such as those regarding income or wealth.

In order to assess the extent of such phenomena, which by their very nature are difficult to investigate, interviewers were asked to express a summary evaluation of the presumed reliability of the responses immediately following the interview, basing their judgement on the correspondence between the information provided and objective evidence available to them (zone and type of dwelling occupied by the household, standard of living implied by quality of furnishings, etc.).⁵⁰

As in the previous survey, although the reliability level was satisfactory on average, it was not homogeneous across the sample. The highest ratings were given to households with heads who were young, had a high educational qualification, were employees and resided in the North. Slightly lower ratings were given to households with heads who were elderly, had a low educational qualification, were self-employed or retired and resided in the South or the Islands. Reliability increased as the income and wealth reported in the survey increased (Table 4a).⁵¹

Additional elements used to assess the reliability of respondents can be obtained by comparing survey estimates with figures from the national accounts. Such comparisons must be made with caution, since at least part of the disparities found may be due to definitional differences.⁵²

However, for the sources of income the recent adoption of the new system of national accounts (ESA95) has delayed the distribution of the necessary information by Istat, making comparisons impossible for the 1998 survey. A study of the surveys

⁴⁸ See L. Cannari and G. D'Alessio, *Mancate interviste e distorsione degli stimatori*, Temi di Discussione del Servizio Studi, no. 172, Banca d'Italia, Rome, June 1992. With reference to the 1989 survey, the authors estimate that household income was understated by 5 per cent owing to non-participation.

⁴⁹ Moreover, it is not unreasonable to believe that certain sorts of liability might be deliberately understated by interviewees.

⁵⁰ The interviewers' evaluations were expressed on a scale from 1 (completely unreliable) to 10 (completely reliable).

⁵¹ Obviously, the relationship between the level of reliability and “true” income is unknown.

⁵² The estimates derived from the survey were previously compared with those drawn from tax returns, which showed substantial correspondence for income from employment and a significant understatement of self-employment income declared in tax returns. For more on this issue, see L. Cannari, V. Ceriani and G. D'Alessio, “Il recupero degli imponibili sottratti a tassazione” in *Ricerche quantitative per la politica economica - 1995*, Banca d'Italia, Rome, 1997.

conducted up to 1995⁵³ suggests that the survey understates income from interest and dividends and self-employment income more than income from transfers and salaried employment. By contrast, actual and imputed rents appear to be overstated.⁵⁴

For real wealth, previous studies⁵⁵ have indicated that the value of dwellings is understated by about 20 per cent. This appears to be due mainly to the failure to report second homes. Financial assets seem to be under-reported by a greater amount. Overall, the estimate that emerged from the 1998 survey was 22 per cent of the corresponding item in the financial accounts, although the latter also includes the assets of non-profit institutions. The underestimate is smaller for cash and bank or postal deposits, while that for shares, bonds and investment fund units is larger.⁵⁶

⁵³ A. Brandolini, *The Distribution of Personal Income in Post-War Italy: Source description, Data Quality and the Time Pattern of Income Inequality*, Temi di Discussione del Servizio Studi, no. 350, Banca d'Italia, Rome, April 1999.

⁵⁴ The percentage understatement varied from one survey to the next. On average, the survey estimates are about 70 per cent lower than the corresponding national accounts figure for interest income, 50 per cent lower for self-employment income and 20 per cent for income from salaried employment. Rental income is about 10 per cent higher.

⁵⁵ L. Cannari and G. D'Alessio, "Housing Assets in the Bank of Italy's Survey of Household Income and Wealth", in Dagum and Zenga (eds.), *Income and Wealth Distribution, Inequality and Poverty*, Springer Verlag, Berlin, 1990, pp. 326-334.

⁵⁶ See L. Cannari and G. D'Alessio, "Non-Reporting and Under-Reporting Behavior in the Bank of Italy's Survey of Household Income and Wealth" in *Bulletin of the International Statistics Institute*, vol. LV, no. 3, Pavia, 1993, p. 395-412, and L. Cannari, G. D'Alessio, G. Raimondi and A.I. Rinaldi, *Le attività finanziarie delle famiglie italiane*, Temi di Discussione del Servizio Studi, no. 136, Banca d'Italia, July, 1990.

Table 4a

Contacts for interviews actually conducted, average length of interview and reliability of responses
(number, minutes, score on scale of 1-10)

Characteristics*	Phone contacts	Visits	Total contact attempts	Households	Contact attempts per 100 households	Average length of interview	Response reliability
Gender							
male.....	1,835	6,329	8,164	5,411	150.9	54.7	7.6
female	519	2,029	2,548	1,736	146.8	48.2	7.5
Age							
up to 30 years	66	381	447	318	140.6	49.8	8.0
31 to 40	416	1,464	1,880	1,218	154.4	53.5	7.9
41 to 50	584	1,871	2,455	1,582	155.2	55.6	7.8
51 to 65	774	2,641	3,415	2,259	151.2	55.5	7.5
over 65	514	2,001	2,515	1,770	142.1	48.3	7.3
Education							
none	77	603	680	522	130.3	42.5	7.1
elementary school	535	2,268	2,803	1,964	142.7	50.2	7.4
middle school	759	2,656	3,415	2,270	150.4	54.1	7.6
high school	719	2,144	2,863	1,811	158.1	56.4	7.9
university degree	264	687	951	580	164.0	58.6	7.9
Branch of activity							
agriculture	39	165	204	145	140.7	53.5	7.4
industry	397	1,478	1,875	1,247	150.4	54.8	7.7
public administration.....	425	1,276	1,701	1,098	154.9	55.8	8.0
other sector	489	1,545	2,034	1,277	159.3	57.4	7.7
not employed	1,004	3,894	4,898	3,380	144.9	50.1	7.4
Work status							
Employee							
blue-collar worker	347	1,339	1,686	1,148	146.9	53.5	7.8
office worker or school teacher	499	1,434	1,933	1,217	158.8	54.8	8.1
cadre or manager	152	411	563	352	159.9	59.5	8.1
total	998	3,184	4,182	2,717	153.9	54.9	8.0
Self-employed							
sole proprietor, member of arts or professions..	167	558	725	454	159.7	59.5	7.6
other self-employed	185	722	907	596	152.2	57.9	7.1
total	352	1,280	1,632	1,050	155.4	58.6	7.3
Not employed							
retired	822	3,160	3,982	2,763	144.1	50.1	7.4
other	182	734	916	617	148.5	49.8	7.3
total.....	1,004	3,894	4,898	3,380	144.9	50.1	7.4
Household size							
1 member	306	1,308	1,614	1,141	141.5	44.0	7.6
2 members	576	2,055	2,631	1,783	147.6	51.4	7.5
3 members	585	2,002	2,587	1,684	153.6	55.1	7.6
4 members	614	2,117	2,731	1,798	151.9	56.7	7.7
5 members or more.....	273	876	1,149	741	155.1	58.5	7.5
Number of earners							
1 earner	854	3,440	4,294	2,966	144.8	48.6	7.5
2 earners	1,096	3,623	4,719	3,119	151.3	54.4	7.7
2 earners	301	998	1,299	810	160.4	60.6	7.5
4 earners or more	103	297	400	252	158.7	67.2	7.7
Real net wealth							
up to 40 million lire	609	2,407	3,016	2,075	145.3	48.9	7.7
from 40 to 100 million.....	170	750	920	637	144.4	48.3	7.4
from 100 to 200 million	423	1,672	2,095	1,436	145.9	51.6	7.5
from 200 to 400 million.....	606	2,005	2,611	1,729	151.0	54.8	7.6
more than 400 million.....	546	1,524	2,070	1,270	163.0	62.1	7.8
Household income							
up to 20 million lire	217	1,221	1,438	1,046	137.5	43.4	7.2
from 20 to 40 million.....	612	2,641	3,253	2,285	142.4	48.8	7.5
from 40 to 60 million.....	609	2,039	2,648	1,762	150.3	55.2	7.7
from 60 to 80 million.....	412	1,232	1,644	1,028	159.9	58.6	7.8
more than 80 million	504	1,225	1,729	1,026	168.5	63.9	8.0
Town size							
up to 20,000 inhabitants	444	2,228	2,672	1,908	140.0	50.7	7.5
from 20,000 to 40,000.....	386	1,814	2,200	1,534	143.4	52.3	7.5
from 40,000 to 500,000.....	1,121	3,329	4,450	2,864	155.4	54.3	7.6
more than 500,000	403	987	1,390	841	165.3	56.4	7.9
Geographical area							
North	1,164	3,493	4,657	2,996	155.4	54.8	7.7
Centre	436	1,851	2,287	1,524	150.1	56.7	7.6
South and Islands	754	3,014	3,768	2,627	143.4	49.2	7.5
Total.....	2,354	8,358	10,712	7,147	149.9	53.2	7.6

(*) Referred to the head of household

5. Checking data and imputing missing data

The CAPI survey method sharply reduced the need for post-survey consistency checks of data quality. However, the standard checking procedure was used for the interviews conducted with the paper-based questionnaire (about one third), for which the CAPI program was used as an input screen in order to exploit its ability to flag inconsistencies. In these cases, problems were solved through telephone contacts with the households involved.

Once the checks were completed, work began on imputing missing answers, which could have been due to reticence on the part of the interviewee or difficulties that respondents had in replying to the question.⁵⁷ It is necessary to impute answers for all the elementary variables that make up the aggregate, since the absence of even one component would prevent calculation of the aggregate (for example, it is necessary to impute fringe benefits such as lunch coupons in order to calculate income from salaried employment).

The amount of imputed data is generally small, on the order of a few dozen cases for most variables. For more complex questions that require the respondent to estimate amounts, such as fringe benefits for salaried workers, depreciation for the self-employed, the value of dwellings or business equity, imputed rents, other property and furnishings, between 5 and 10 per cent of the data must be imputed.

Regression models are used to estimate the values to assign to the missing answers on the basis of other available information that is correlated with the missing data. In order to avoid an excessive concentration around average values, a random component is added, extracted from a normal variable, with a mean of zero and a variance equal to that of the residuals in the regression model. This preserves the mean and variance of the data actually measured.

6. Aggregate variables

The main aggregates, which are constructed from the items in the questionnaire, are shown in Tables 5a, 6a and 7a. The calculation method for the elementary components of the aggregates is given, as is the reference to the sections of the questionnaire from which the information was obtained.

⁵⁷ Nevertheless, while not answering was possible for some questions, the failure to indicate sources of income or the most significant components of wealth resulted in the invalidation of the interview.

Table 5a

Aggregation of variables: income account

Variable name	Description ⁽¹⁾	Questionnaire reference ⁽²⁾
Y	Net disposable income	
YL	Compensation of employees	
YL1	Net wages and salaries	B1/7
YL2	Fringe benefits	B1/9
YT	Pensions and net transfers	
YTP	Pensions and arrears	
YTP1	Pensions	B5/4 * B5/5
YTP2	Arrears	B5/6
YTA	Other transfers	
YTA1	Economic assistance (wage supplem. etc.)	B6(b1,b2,b3,c1,c2,c3,c4,c5,c6,c7)
YTA2	Scholarships	B6/d1
YTA3	Alimony and gifts	
YTA31	received	B6/(d2,d3,d4)
YTA32	paid (-)	E05(1,2)
YM	Net income from self-employment	
YM1	Income from self-employment	B2/6 + B3/6
YM2	Depreciation (-)	B2/10 + B3/10
YM3	Entrepreneurial income	B4/6 + B4/7
YC	Property income	
YCA	Income from buildings	
YCA1	Actual rents	D1/9 + D2/6
YCA2	Imputed rents ⁽³⁾	(D/21*12) + D1/10
YCF	Income from financial assets ⁽⁴⁾	
YCF1	Interest on deposits	Rate1*C/47(A,B)
YCF2	Interest on government securities	Rate2*C/47(C)
YCF3	Income from other securities	Rate3*C/47(D,E,F,G,H)
YCF4	Interest payable (-)	Rate4*C/55(1,2)

$Y = YL + YT + YM + YC$

- (1) A minus sign indicates the item is included with a negative sign in calculating the aggregate of which it is a component.
- (2) The questionnaire reference is coded as follows: section or annex/question (where necessary, line of question).
- (3) Excludes buildings used for self-employment.
- (4) Interest rate * capital stock.

Table 6a

Aggregation of variables: use of income account

Variable name	Description	Questionnaire reference ⁽¹⁾
Y	Net disposable income	
C	Consumption	
CD	Durables	
CD1	Transport equipment	E/1(2) – E/4(2)
CD2	Furnishings, etc.	E/1(3)
CN	Non-durables	((E/6+ D/17)*12) + YL2 + YCA2
S	Saving ⁽²⁾	

$$Y = C + S$$

(1) The questionnaire reference is coded as follows: section or annex/question (where necessary, line of question).

(2) Determined as a residual.

Table 7a

Aggregation of variables: capital account

Variable name	Description ⁽¹⁾	Questionnaire reference ⁽²⁾
WR	Net real wealth	
AR	Real assets	
AR1	Real estate	D1/7*D1/2 + D/30*D/3 + D/34
AR2	Business equity	B2/9 + B3/9 + B4/9
AR3	Valuables	E/8(1)
PF	Financial liabilities (-) ⁽³⁾	C/55(1,2) + B2/7(1,2,3) + B3/7(1,2,3)

Memorandum item:

BD	Consumer durables	
BD1	Transport equipment	E/2(2)
BD2	Furnishings, etc.	E/2(3)

$$WR = AR - PF$$

(1) A minus sign indicates the item is included with a negative sign in calculating the aggregate of which it is a component.

(2) The questionnaire reference is coded as follows: section or annex/question (where necessary, line of question).

(3) Incurred in acquiring real assets.

7. The sample estimates

The estimation procedure, which is similar to that used in the last survey, consists of three stages:

a) Calculation of the sampling weights for households

Each member of the each household is assigned an initial weight defined as the inverse of his/her probability of inclusion in the sample. Given the sample design, the coefficient is constant at the municipality level and is equal to:

$$(1) \quad w_{hi} = \begin{cases} \frac{P_h}{\tilde{P}_h} \frac{P_{hi}}{n_{hi}} & \text{for municipalities with more than 40,000 inhabitants} \\ \frac{1}{m_h} \frac{P_h}{n_{hi}} & \text{for municipalities with up to 40,000 inhabitants} \end{cases}$$

where P_h , \tilde{P}_h and m_h are respectively the resident population, that of the municipalities in the survey and the number of sample municipalities in the h^{th} stratum, and P_{hi} and n_{hi} are respectively the population and the number of interviewees in the i^{th} municipality of the h^{th} stratum.⁵⁸

b) Post stratification of the panel households

The socio-demographic characteristics of the panel households differ somewhat from those of the entire sample in 1995, mainly owing to missing interviews.

In order to correct for this possible source of distortion in the estimates, the panel section of the sample is post stratified on the basis of a number of characteristics of the previous survey (geographic area, income classes, professional status of head of household) so as to modify the initial weight of this subset of households.

c) Estimation of aggregates

An unbiased estimator of the mean of variable x is given by:

$$(2) \quad \bar{x} = \frac{\sum x_j w_j}{\sum w_j} \quad j=1, \dots, n$$

⁵⁸ The probability of a household being extracted in a selected municipality is approximately equal to n_{hi}/P_{hi} . For municipalities with more than 40,000 inhabitants, which are all included in the theoretical sample, we need to bear in mind that for organizational purposes it is not always possible to conduct interviews in all the municipalities in the stratum. The first term of equation (1) therefore allows us to take account of this circumstance. Municipalities with fewer than 40,000 inhabitants are selected with a probability proportional to their size. The selection probability of the i^{th} municipality in the h^{th} stratum is therefore equal to $m_h P_{hi}/P_h$. The probability of a household being included in the sample can therefore be written as $m_h n_{hi}/P_h$.

However, if the values of variable x measured on two successive waves are correlated, an optimal estimator of the mean is given by:⁵⁹

$$(3) \quad \bar{x}_t^* = \mathbf{a}\bar{x}_t^q + (1 - \mathbf{a})\bar{x}_t^p + (1 - \mathbf{a})\mathbf{r}(\bar{x}_{t-1} - \bar{x}_{t-1}^p)$$

$$(4) \quad \text{with} \quad \mathbf{a} = \frac{Q(1 - \mathbf{r}^2Q)}{1 - \mathbf{r}^2Q^2}$$

where \bar{x}_t and \bar{x}_{t-1} are respectively the means of variable x at time t and time $t-1$, \bar{x}_t^p and \bar{x}_t^q are the means of variable x at time t for the panel and non-panel parts of the sample respectively, ρ is the correlation coefficient between \bar{x}_t and \bar{x}_{t-1} and Q is the share of non-panel households.

The estimator (3) is not a simple weighted average of the values measured at time t , since in addition to the correlation coefficient it refers to the values of x from the previous survey for the panel and the total sample. However, following the post stratification described above, the main variables approximately satisfy:

$$(5) \quad \bar{x}_{t-1} = \bar{x}_{t-1}^p$$

and the last term of (3) disappears. In addition, given that the correlation coefficients for the main variables examined are between 0.4 and 0.6, giving \mathbf{r} the intermediate value $\tilde{\mathbf{r}} = 0,5$, it is possible to approximate the estimator (3) by way of:

$$(6) \quad \bar{x}_t^+ = \tilde{\mathbf{a}}\bar{x}_t^q + (1 - \tilde{\mathbf{a}})\bar{x}_t^p \quad \text{with} \quad \tilde{\mathbf{a}} = \frac{Q(1 - \tilde{\mathbf{r}}^2Q)}{1 - \tilde{\mathbf{r}}^2Q^2}$$

which is obtained as the average of the data measured at time t , weighted with coefficients equal to:

$$(7) \quad w_{hij}^* = \begin{cases} w_{hij} \frac{1 - \tilde{\mathbf{a}}}{1 - Q} & \text{for panel households} \\ w_{hij} \frac{\tilde{\mathbf{a}}}{Q} & \text{for non - panel households} \end{cases}$$

This estimator differs from (2) since, being based on the positive correlation between the data gathered from the same households in successive surveys, it gives a higher relative weight to the panel segment of the sample than the share of panel interviews actually conducted (41.4 per cent compared with 37.3 per cent), with a corresponding reduction in the weight assigned the non-panel households.

Since this reweighting could change the structure of the sample, the final sample is modified to assume the same characteristics as the population with regard to sex, age group, geographic area and size of municipality of residence.

⁵⁹ See L. Fabbris, *L'indagine campionaria*, La Nuova Italia Scientifica, Rome, 1989.

8. Standard errors

The standard errors cannot easily be determined with the usual analytical methods. The presence of stages b) and c) described in the previous section render useless - except with a large margin of inaccuracy - the equations for calculating standard errors of the means in a two-stage sampling with stratification of the first-stage units.

For this reason, the standard errors were calculated using simulation methods that take account of the original design of the sample and subsequent adjustments. In particular, 100 bootstrap samples of equivalent size to the actual sample were replicated. The average values of the main variables were obtained by performing the full estimation process (drawing the units with replacement in both stages). The variability of the estimators was approximated analysing the distribution of simulated average values.

The standard errors of the means of the main variables are shown in Table 8a. The table reveals the limited variability of the averages for the demographic variables, which is mainly attributable to the post stratification carried out in stage c.

As regards the principal economic variables, note that the standard errors of the averages for consumption and income are significantly smaller than that for real assets.

The standard errors of estimators referred to sub-samples (i.e. geographic area) are naturally larger than those for the sample as a whole.

Table 8a

Standard error of estimate of the averages for the main variable measures
(units, thousands of lire, percentages)

Variable	North		Centre		South and Islands		Total sample	
	Value	% of estimate	Value	% of estimate	Value	% of estimate	Value	% of estimate
Average number of members	0.034	1.3	0.065	2.3	0.038	1.2	0.020	0.7
Average age	0.40	0.7	0.79	1.5	0.46	0.8	0.17	0.3
Household income	1,494	2.7	2,254	4.2	837	2.4	746	1.5
Household consumption	775	2.1	1,736	4.5	742	2.8	502	1.5
Real assets	11,219	4.0	29,478	9.7	10,194	5.7	8,346	3.3

APPENDIX B:
STATISTICAL TABLES

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Households, earners and individuals by social and demographic characteristics
(percentages)

Characteristics	Households (*)	Earners	Individuals
Gender			
male	72.5	55.2	48.6
female	27.5	44.8	51.4
Age			
up to 30 years	4.9	15.8	36.8
31 to 40	17.7	18.7	15.1
41 to 50	20.7	18.1	14.0
51 to 65	27.9	23.0	17.9
over 65	28.8	24.5	16.2
Education			
none	8.8	9.0	16.1
elementary school	29.0	25.6	23.6
middle school	32.2	31.9	31.9
high school	22.9	25.8	22.7
university degree	7.1	7.7	5.7
Branch of activity			
agriculture	2.1	2.8	1.8
industry	17.1	18.4	11.5
public administration.....	14.2	15.0	9.4
other sector	16.8	19.5	12.2
not employed.....	49.9	44.2	65.1
Work status			
Employee			
blue-collar worker	16.2	19.6	12.3
office worker or school teacher	15.5	19.5	12.2
cadre or manager.....	4.2	3.5	2.2
total	36.0	42.6	26.7
Self-employed			
sole proprietor, member of arts or professions	5.8	5.2	3.3
other self-employed	8.3	8.0	5.0
total	14.1	13.2	8.3
Not employed			
retired	41.3	35.5	22.2
other.....	8.6	8.7	42.8
total.....	49.9	44.2	65.1
Household size			
1 member	19.5	11.2	7.0
2 members	26.0	25.3	18.7
3 members	23.6	26.5	25.5
4 members	22.3	25.6	32.1
5 members or more.....	8.7	11.4	16.6
Number of earners			
1 earner	44.0	25.3	35.4
2 earners	42.0	48.3	44.7
2 earners	10.9	18.9	14.7
4 earners or more	3.1	7.5	5.3
Town size			
up to 20,000 inhabitants	48.4	49.2	47.3
from 20,000 to 40,000.....	12.6	12.6	13.7
from 40,000 to 500,000.....	25.5	25.7	26.4
more than 500,000.....	13.5	12.4	12.6
Geographical area			
North	48.0	49.5	44.4
Centre	19.1	19.3	19.2
South and Islands	32.9	31.2	36.4
Total	100.0	100.0	100.0

(*) Characteristics of the head of household.

Households by characteristics of the dwelling
(percentages)

Characteristics	Households
Location of the dwelling	
isolated area, countryside.....	6.4
town outskirts	29.3
between outskirts and town centre	29.4
town centre.....	27.4
other	7.4
Dwelling area	
upscale.....	23.6
run-down	4.3
neither upscale nor run-down.....	72.1
Dwelling rating	
luxury	1.1
upscale.....	11.6
mid-range	58.5
modest	19.0
low-income.....	8.1
very low-income	1.8
Surface area	
up to 60 m ²	15.6
from 60 a 80 m ²	21.8
from 80 a 100 m ²	29.0
from 100 a 120 m ²	14.3
more than 120 m ²	19.4
Total.....	100.0

Households by size
(percentage of households)

Characteristics (*)	Household size						Average number of components
	1	2	3	4	5 or more	Total	
Gender							
male.....	8.5	26.6	26.9	27.4	10.6	100.0	3.08
female	48.6	24.4	14.9	8.6	3.6	100.0	1.96
Age							
up to 30 years	25.5	30.3	29.7	13.2	1.4	100.0	2.35
31 to 40	10.0	16.4	31.8	32.9	9.0	100.0	3.17
41 to 50	5.8	13.0	23.7	38.8	18.7	100.0	3.57
51 to 65	12.5	23.4	30.1	24.2	9.8	100.0	2.99
over 65	40.9	43.0	11.1	3.5	1.5	100.0	1.82
Education							
none	41.9	36.1	9.4	7.0	5.5	100.0	2.01
elementary school	25.2	32.5	20.3	14.1	7.8	100.0	2.50
middle school	12.9	20.1	27.9	28.8	10.4	100.0	3.07
high school	12.6	21.1	28.4	29.5	8.5	100.0	3.03
university degree	20.6	29.4	19.6	21.3	8.9	100.0	2.71
Branch of activity							
agriculture	8.8	11.2	19.3	43.1	17.6	100.0	3.59
industry	6.2	17.3	29.9	34.0	12.6	100.0	3.32
public administration	12.1	13.7	28.7	33.3	12.2	100.0	3.24
other sector	9.9	19.8	28.6	30.9	10.8	100.0	3.16
not employed	29.8	35.2	18.5	11.3	5.2	100.0	2.29
Work status							
Employee							
blue-collar worker	6.3	14.6	31.8	34.3	13.0	100.0	3.37
office worker or school teacher ...	11.7	16.1	27.8	34.8	9.5	100.0	3.17
cadre or manager.....	13.0	17.8	24.6	35.7	9.0	100.0	3.12
total	9.4	15.6	29.2	34.7	11.0	100.0	3.26
Self-employed							
sole proprietor, arts/profess.	7.0	20.8	29.0	29.9	13.4	100.0	3.26
other self-employed	9.8	19.5	25.9	28.8	16.0	100.0	3.25
total	8.6	20.0	27.2	29.2	14.9	100.0	3.25
Not employed							
retired	32.3	38.5	17.4	8.7	3.2	100.0	2.13
other	17.7	19.2	24.0	24.1	14.9	100.0	3.05
total	29.8	35.2	18.5	11.3	5.2	100.0	2.29
Number of earners							
1 earner	44.3	18.3	15.2	16.2	6.0	100.0	2.23
2 earners	-	42.8	27.1	23.3	6.9	100.0	2.96
3 earners	-	-	50.4	33.5	16.1	100.0	3.72
4 earners or more	-	-	-	54.7	45.3	100.0	4.74
Town size							
up to 20,000 inhabitants	21.0	26.6	23.8	20.4	8.2	100.0	2.71
from 20,000 to 40,000	15.2	21.7	23.7	28.3	11.1	100.0	3.01
from 40,000 to 500,000.....	16.4	26.7	22.8	24.6	9.5	100.0	2.87
more than 500,000	24.0	26.4	24.1	18.8	6.7	100.0	2.60
Geographical area							
North	22.6	28.2	25.4	19.0	4.8	100.0	2.57
Centre	18.2	25.4	26.1	21.8	8.5	100.0	2.79
South and Islands	15.7	23.1	19.5	27.4	14.4	100.0	3.07
Total	19.5	26.0	23.6	22.3	8.7	100.0	2.77

(*) Referred to the head of household.

Households by number of earners
(percentage of households)

Characteristics (*)	Number of earners					Average number of earners
	1	2	3	4	Total	
Gender						
male.....	38.2	46.7	11.6	3.4	100.0	1.81
female	59.2	29.5	9.1	2.2	100.0	1.55
Age						
up to 30 years	54.3	42.1	2.7	0.9	100.0	1.50
31 to 40	44.7	49.4	4.8	1.1	100.0	1.62
41 to 50	38.7	45.2	12.7	3.4	100.0	1.81
51 to 65	35.1	39.5	19.2	6.2	100.0	1.98
over 65	54.2	37.4	6.8	1.5	100.0	1.56
Education						
none	53.7	36.9	7.7	1.7	100.0	1.58
elementary school	46.1	36.2	13.4	4.3	100.0	1.77
middle school	44.2	41.2	11.7	2.9	100.0	1.74
high school	39.1	49.1	9.2	2.6	100.0	1.76
university degree	38.8	51.9	7.0	2.3	100.0	1.73
Branch of activity						
agriculture	51.7	36.7	7.8	3.8	100.0	1.66
industry	41.0	44.2	11.3	3.6	100.0	1.78
public administration	41.2	48.4	8.7	1.7	100.0	1.71
other sector	39.8	45.8	11.5	2.9	100.0	1.78
not employed.....	47.0	38.3	11.4	3.4	100.0	1.72
Work status						
Employee						
blue-collar worker	45.2	40.8	11.3	2.8	100.0	1.72
office worker or school teacher ...	41.0	48.4	8.8	1.8	100.0	1.72
cadre or manager.....	39.5	51.8	7.2	1.5	100.0	1.71
total	42.7	45.3	9.7	2.2	100.0	1.72
Self-employed						
sole proprietor, arts/profess.....	33.3	52.8	8.9	5.0	100.0	1.85
other self-employed	39.5	41.5	15.0	4.0	100.0	1.85
total	37.0	46.2	12.5	4.4	100.0	1.85
Not employed						
retired	48.4	37.5	11.2	2.9	100.0	1.69
other	40.0	42.1	12.2	5.7	100.0	1.85
total	47.0	38.3	11.4	3.4	100.0	1.72
Household size						
1 member	100.0	-	-	-	100.0	1.00
2 members	31.0	69.0	-	-	100.0	1.69
3 members	28.4	48.2	23.4	-	100.0	1.95
4 members	32.1	43.8	16.5	7.6	100.0	2.00
5 members or more	30.3	33.3	20.3	16.2	100.0	2.29
Town size						
up to 20,000 inhabitants	42.7	41.8	12.1	3.4	100.0	1.77
from 20,000 to 40,000.....	45.0	40.6	10.6	3.8	100.0	1.74
from 40,000 to 500,000.....	42.1	44.8	10.2	3.0	100.0	1.75
more than 500,000.....	51.6	38.4	8.5	1.5	100.0	1.60
Geographical area						
North	40.9	43.3	12.3	3.5	100.0	1.79
Centre	43.0	42.5	11.3	3.2	100.0	1.76
South and Islands	49.2	39.7	8.7	2.5	100.0	1.65
Total	44.0	42.0	10.9	3.1	100.0	1.74

(*) Referred to the head of household.

Household income, expenditure and real net wealth
(thousands of lire, percentages)

Characteristics (*)	Income	Expenditure	Real net wealth	Propensity to consume	Real net wealth on income
	(thousands of lire)			(percentages)	
Gender					
male	53,609	37,883	274,730	70.7	5.1
female	34,192	25,481	169,469	74.5	5.0
Age					
up to 30 years	36,237	30,379	137,659	83.8	3.8
31 to 40	47,587	36,167	198,874	76.0	4.2
41 to 50	57,156	41,301	279,626	72.3	4.9
51 to 65	56,155	38,076	314,394	67.8	5.6
over 65	36,727	25,734	202,412	70.1	5.5
Education					
none	24,508	18,844	90,133	76.9	3.7
elementary school	37,149	27,297	182,137	73.5	4.9
middle school	44,934	33,768	214,731	75.2	4.8
high school	63,461	44,146	346,287	69.6	5.5
university degree	89,206	55,125	514,926	61.8	5.8
Branch of activity					
agriculture	46,074	36,404	342,295	79.0	7.4
industry	57,258	39,597	292,766	69.2	5.1
public administration.....	56,937	39,533	242,206	69.4	4.3
other sector	61,473	43,821	321,326	71.3	5.2
not employed.....	38,401	28,065	201,281	73.1	5.2
Work status					
Employee					
blue-collar worker	42,384	32,503	135,271	76.7	3.2
office worker or school teacher	55,520	39,598	226,636	71.3	4.1
cadre or manager	85,984	54,854	340,138	63.8	4.0
total	53,156	38,181	198,668	71.8	3.7
Self-employed					
sole proprietor, member of arts or professions	94,218	60,657	706,182	64.4	7.5
other self-employed	54,086	38,493	393,399	71.2	7.3
total	70,666	47,650	522,623	67.4	7.4
Not employed					
retired	40,657	28,680	210,316	70.5	5.2
other	27,497	25,095	157,614	91.3	5.7
total.....	38,401	28,065	201,281	73.1	5.2
Household size					
1 member	27,217	21,700	155,395	79.7	5.7
2 members	45,518	31,703	233,437	69.7	5.1
3 members	55,255	38,372	267,710	69.4	4.8
4 members	58,193	41,685	277,674	71.6	4.8
5 members or more.....	59,365	42,364	344,461	71.4	5.8
Number of earners					
1 earner	32,967	27,595	198,525	83.7	6.0
2 earners	54,406	37,954	253,748	69.8	4.7
2 earners	73,502	43,823	358,932	59.6	4.9
4 earners or more	93,564	52,061	410,281	55.6	4.4
Household income					
up to 20 million lire.....	13,043	16,185	76,555	124.1	5.9
from 20 to 40 million	29,692	25,920	135,593	87.3	4.6
from 40 to 60 million	49,357	36,483	235,746	73.9	4.8
from 60 to 80 million	69,025	44,770	308,641	64.9	4.5
more than 80 million.....	122,588	68,034	725,379	55.5	5.9
Town size					
up to 20,000 inhabitants	43,979	31,006	241,600	70.5	5.5
from 20,000 to 40,000	47,819	34,382	256,530	71.9	5.4
from 40,000 to 500,000	52,252	38,051	247,212	72.8	4.7
more than 500,000.....	56,582	40,240	248,116	71.1	4.4
Geographical area					
North	54,891	37,817	275,357	68.9	5.0
Centre	53,559	39,088	292,942	73.0	5.5
South and Islands	35,536	26,914	175,273	75.7	4.9
Total	48,271	34,474	245,795	71.4	5.1

(*) Referred to the head of household.

Household income, expenditure and poverty indexes
(thousands of lire, percentages)

Characteristics	Equivalent income	Per capita income	Equivalent expenditure	Poverty indexes (*)		
				Equivalent income	Per capita income	Equivalent expenditure
Gender						
male.....	26,723	17,505	18,968	13.6	16.0	10.0
female.....	25,798	17,298	18,503	14.7	15.7	10.7
Age						
up to 18 years.....	22,389	12,528	17,344	20.0	27.0	13.8
from 18 to 30 years.....	25,620	16,605	18,129	15.2	16.9	12.4
31 to 40.....	26,708	17,006	19,732	14.3	18.1	9.1
41 to 50.....	27,685	17,831	19,553	12.5	14.7	10.0
51 to 65.....	29,397	20,432	19,789	11.8	10.7	8.6
over 65.....	26,200	20,479	18,169	10.6	6.4	7.5
Education						
none.....	20,915	12,817	15,797	21.4	23.9	16.1
elementary school.....	22,788	15,787	16,622	16.2	16.4	11.9
middle school.....	23,621	15,426	17,588	15.7	18.5	10.9
high school.....	32,301	21,373	21,985	7.9	9.1	5.6
university degree.....	46,297	32,278	29,196	1.8	1.9	3.4
Branch of activity						
agriculture.....	22,709	14,819	15,998	30.6	31.2	23.9
industry.....	30,748	20,010	20,043	6.3	8.1	6.9
public administration.....	32,271	21,204	21,840	3.0	4.8	4.2
other sector.....	33,046	21,952	22,512	7.2	8.6	4.6
not employed.....	23,398	15,601	17,409	18.1	19.7	12.6
Work status						
Employee						
blue-collar worker.....	23,860	15,354	16,912	11.6	14.0	10.8
office worker or school teacher.....	32,626	21,376	22,020	2.3	3.6	3.5
cadre or manager.....	47,115	32,514	30,147	1.7	1.4	1.3
total.....	29,763	19,506	20,326	6.5	8.2	6.7
Self-employed						
sole proprietor, arts/profess.....	48,245	31,951	29,111	3.8	4.8	4.0
other self-employed.....	30,184	20,038	20,592	11.3	12.7	4.9
total.....	37,329	24,751	23,962	8.3	9.6	4.6
Not employed						
Retired.....	26,529	20,044	18,310	9.5	6.6	7.6
other.....	21,772	13,293	16,941	22.5	26.5	15.2
Total.....	23,398	15,601	17,409	18.1	19.7	12.6
Household size						
1 member.....	27,217	27,217	21,700	12.9	3.6	4.8
2 members.....	30,405	22,759	21,197	9.2	6.4	5.6
3 members.....	28,569	18,418	19,929	11.1	10.9	6.6
4 members.....	24,815	14,548	17,831	13.7	17.7	10.0
5 members or more.....	20,364	11,154	14,592	26.0	35.4	24.6
Number of earners						
1 earner.....	20,331	14,791	17,237	25.7	27.9	13.4
2 earners.....	28,480	18,406	19,934	8.5	9.6	8.0
3 earners.....	31,346	19,769	18,809	6.4	7.9	9.2
4 earners or more.....	32,811	19,757	18,300	7.2	9.2	13.2
Household income						
up to 20 million lire.....	8,078	6,401	10,524	75.2	66.1	40.5
from 20 to 40 million.....	16,773	11,839	14,875	14.7	22.8	10.8
from 40 to 60 million.....	24,802	16,155	18,397	0.1	1.5	3.9
from 60 to 80 million.....	32,676	20,873	21,251	0.0	0.0	4.5
more than 80 million.....	55,419	35,744	30,951	0.0	0.0	1.1
Town size						
up to 20,000 inhabitants.....	24,570	16,219	17,312	14.6	15.4	12.0
from 20,000 to 40,000.....	24,615	15,893	17,688	15.9	19.6	10.4
from 40,000 to 500,000.....	27,593	18,206	20,058	13.5	15.8	9.2
more than 500,000.....	31,498	21,772	22,393	12.2	13.1	6.6
Geographical area						
North.....	31,874	21,397	21,907	4.3	5.4	3.7
Centre.....	28,711	19,180	20,926	5.9	7.2	3.6
South and Islands.....	18,079	11,578	13,691	30.6	33.1	22.1
Total	26,248	17,399	18,729	14.2	15.8	10.4

(*) Share of individuals below the poverty line (½ of the median value).

Median values of household income, expenditure and real net wealth
(thousands of lire)

Characteristics (*)	Income	Expenditure	Real net wealth
Gender			
male	44,749	32,400	171,308
female	26,620	20,400	72,000
Age			
up to 30 years	34,462	28,000	31,449
31 to 40	41,880	31,800	125,000
41 to 50	50,140	36,000	180,500
51 to 65	47,761	32,400	200,000
over 65	27,145	20,400	101,000
Education			
none	20,500	16,200	40,050
elementary school	30,400	22,800	113,100
middle school	40,854	30,900	150,000
high school	53,856	38,400	213,500
university degree	75,428	47,000	282,500
Branch of activity			
agriculture	33,009	25,200	123,500
industry	48,388	36,000	160,000
public administration.....	50,233	35,100	166,000
other sector	50,501	36,860	200,500
not employed.....	29,548	22,800	120,100
Work status			
Employee			
blue-collar worker	38,327	30,500	91,000
office worker or school teacher	51,299	36,000	180,500
cadre or manager	77,879	48,800	245,000
total	48,000	34,200	150,000
Self-employed			
sole proprietor, member of arts or professions	68,422	45,500	346,500
other self-employed	45,021	33,150	255,000
total	52,840	38,000	293,500
Not employed			
retired	31,705	23,000	125,000
other	21,573	21,600	70,000
total.....	29,548	22,800	120,100
Household size			
1 member	21,228	18,000	50,400
2 members	35,554	26,200	149,500
3 members	48,185	33,400	176,500
4 members	52,726	37,200	192,000
5 members or more.....	50,480	35,400	170,000
Number of earners			
1 earner	26,651	22,869	100,000
2 earners	48,264	32,600	180,000
2 earners	65,132	39,000	217,000
4 earners or more	86,568	47,540	302,000
Household income			
up to 20 million lire.....	14,140	14,400	5,000
from 20 to 40 million	29,440	24,000	101,000
from 40 to 60 million	49,002	34,800	191,000
from 60 to 80 million	68,258	42,800	251,000
more than 80 million	101,905	57,600	455,000
Town size			
up to 20,000 inhabitants	36,006	26,600	150,000
from 20,000 to 40,000.....	39,508	29,600	152,000
from 40,000 to 500,000	43,220	32,040	154,000
more than 500,000.....	44,434	33,600	128,000
Geographical area			
North	45,760	32,400	181,000
Centre	45,000	32,560	183,000
South and Islands	29,417	22,200	100,100
Total	39,259	29,440	150,000

(*) Referred to the head of household.

Table C1

Households by income
(percentage of households)

Characteristics (*)	Household income (millions of lire)													Total
	up to 10	from 10 to 15	from 15 to 20	from 20 to 25	from 25 to 30	from 30 to 35	from 35 to 40	from 40 to 45	from 45 to 50	from 50 to 60	from 60 to 70	from 70 to 80	more than 80	
Gender														
male	3.0	3.2	5.1	6.9	8.0	9.2	8.2	6.8	6.5	12.2	9.0	6.7	15.3	100.0
female	8.0	13.3	12.9	12.0	11.6	7.5	5.2	5.5	5.1	5.8	4.6	2.9	5.6	100.0
Age														
up to 30 years	9.9	4.0	5.5	8.4	12.0	13.2	10.2	8.4	8.2	10.1	4.7	1.2	4.2	100.0
31 to 40	4.9	3.1	5.3	6.7	9.4	10.3	7.6	7.4	7.7	12.6	9.6	5.9	9.4	100.0
41 to 50	3.2	2.3	3.6	4.5	7.1	7.4	7.4	7.5	6.3	14.6	10.8	7.3	18.0	100.0
51 to 65	3.6	4.6	5.4	5.3	6.8	8.4	6.3	6.1	6.1	10.7	9.7	8.6	18.3	100.0
over 65	4.7	12.0	13.1	14.9	11.6	8.3	7.8	5.0	4.6	5.9	3.2	2.2	6.6	100.0
Education														
none	10.5	19.3	17.7	17.3	9.6	8.1	4.9	2.7	2.2	4.0	1.4	1.3	0.9	100.0
elementary school	5.0	9.4	11.5	12.0	11.7	10.3	7.8	6.3	4.6	6.9	5.1	3.6	5.9	100.0
middle school	4.6	3.3	5.5	7.3	9.4	10.3	7.9	8.4	7.1	13.4	9.4	5.4	8.0	100.0
high school	1.7	1.8	2.0	4.0	6.1	6.7	7.8	6.1	7.9	14.6	10.6	8.3	22.4	100.0
university degree	2.0	1.2	1.6	1.0	4.0	2.6	4.7	3.8	6.9	6.2	10.2	11.8	43.9	100.0
Branch of activity														
agriculture	11.9	6.6	7.3	10.3	5.2	11.2	7.8	3.3	4.2	11.8	6.9	2.4	11.0	100.0
industry	1.0	1.4	4.7	5.1	7.2	11.2	7.3	6.7	7.5	14.2	11.9	8.1	13.9	100.0
public administration.....	0.4	0.8	1.2	3.9	8.6	8.9	8.9	8.3	8.0	15.1	11.5	7.7	16.7	100.0
other sector	1.5	1.9	4.5	6.2	6.6	7.1	7.0	6.2	7.7	13.0	8.9	7.4	22.0	100.0
not employed.....	7.3	10.4	10.7	11.3	10.6	8.3	7.1	6.0	4.6	6.9	4.9	3.8	7.9	100.0
Work status														
Employee														
blue-collar worker	2.9	2.3	6.4	7.9	9.8	14.5	8.6	6.2	6.7	15.2	10.5	4.5	4.4	100.0
office worker and school teacher	0.4	0.7	1.5	3.2	7.3	8.3	8.6	8.4	9.8	15.1	12.6	9.5	14.9	100.0
cadre or manager .....	....	0.4	0.1	0.9	1.2	3.3	4.8	6.6	4.3	6.2	12.2	11.9	48.2	100.0
total	1.5	1.4	3.5	5.0	7.7	10.5	8.1	7.2	7.8	14.1	11.6	7.5	14.1	100.0
Self-employed														
sole proprietor, arts/profess.	1.2	1.2	2.3	2.5	2.5	3.0	4.7	4.8	7.6	13.5	7.4	9.9	39.3	100.0
other self-employed	1.5	2.8	5.8	8.7	8.9	7.5	7.5	6.9	6.7	13.6	8.5	5.8	15.8	100.0
total	1.4	2.2	4.3	6.1	6.3	5.7	6.4	6.0	7.1	13.5	8.0	7.5	25.5	100.0
Not employed														
retired	3.4	9.7	11.1	12.1	10.9	8.7	7.5	5.7	4.9	7.5	5.4	4.3	8.8	100.0
other	26.2	13.3	9.3	7.6	9.5	6.6	5.0	7.6	3.1	4.5	2.7	1.3	3.5	100.0
total.....	7.3	10.4	10.7	11.3	10.6	8.3	7.1	6.0	4.6	6.9	4.9	3.8	7.9	100.0
Household size														
1 member	8.7	18.2	18.1	15.4	13.2	7.2	5.4	3.0	3.1	1.5	1.5	1.9	2.9	100.0
2 members	3.3	3.9	7.1	10.5	12.0	12.2	8.5	7.0	7.1	10.0	5.8	3.7	9.1	100.0
3 members	3.2	3.2	3.1	4.7	6.0	7.8	7.7	8.6	8.5	14.1	11.6	6.9	14.7	100.0
4 members	3.1	1.8	3.2	4.4	6.2	7.5	8.1	6.4	6.4	13.4	11.3	8.7	19.4	100.0
5 members or more.....	4.6	3.1	4.9	6.1	5.0	7.6	6.0	6.6	2.6	14.5	8.4	8.8	21.9	100.0
Number of earners														
1 earner	8.9	11.3	12.9	12.3	13.0	10.7	8.0	5.7	4.2	4.6	2.7	1.9	4.1	100.0
2 earners	1.0	2.2	3.3	6.6	7.2	8.1	8.2	7.8	8.3	15.5	10.8	6.9	14.0	100.0
2 earners	0.5	0.7	1.0	1.2	1.5	5.7	3.1	5.2	6.6	16.5	16.6	12.6	28.9	100.0
4 earners or more .....	....	....	1.8	1.3	2.4	0.9	1.3	3.4	2.0	4.6	7.8	17.2	57.4	100.0
Town size														
up to 20,000 inhabitants	4.6	7.6	9.0	8.9	9.4	9.3	6.9	6.1	5.5	10.5	7.4	5.2	9.7	100.0
from 20,000 to 40,000 inhab..	4.2	5.8	6.8	7.4	9.0	9.6	7.7	6.5	6.2	11.3	7.7	5.7	12.0	100.0
from 40,000 to 500,000 inhab.	4.4	4.1	5.2	7.6	8.7	7.7	8.0	7.1	7.7	8.7	8.6	6.8	15.2	100.0
more than 500,000 inhab.	3.7	3.9	5.2	8.2	7.9	8.0	7.3	6.3	5.1	12.9	7.7	5.1	18.6	100.0
Geographical area														
North	2.3	4.3	6.0	6.9	8.3	7.3	6.7	7.1	6.6	11.9	9.2	6.8	16.6	100.0
Centre	1.6	2.4	4.6	7.2	9.1	9.9	9.0	6.4	6.7	12.5	9.4	6.6	14.7	100.0
South and Islands	9.0	10.4	10.6	11.0	9.8	10.2	7.4	5.6	5.1	7.2	4.7	3.4	5.6	100.0
Total	4.4	6.0	7.2	8.3	9.0	8.7	7.4	6.4	6.1	10.4	7.8	5.7	12.6	100.0

(*) Referred to the head of household.

Table C2

Household income by sources
(thousands of lire, percentages)

Characteristics (*)	Employment	Self-employment	Transfers	Property	Total	Employment	Self-employment	Transfers	Property	Total
Gender										
male	21,541	8,422	11,108	12,536	53,609	40.2	15.7	20.7	23.4	100.0
female	10,702	2,973	12,045	8,471	34,192	31.3	8.7	35.2	24.8	100.0
Age										
up to 30 years	20,855	6,757	1,847	6,776	36,237	57.6	18.6	5.1	18.7	100.0
31 to 40	26,255	10,167	1,678	9,486	47,587	55.2	21.4	3.5	19.9	100.0
41 to 50	32,446	9,694	3,244	11,770	57,156	56.8	17.0	5.7	20.6	100.0
51 to 65	19,124	8,188	15,248	13,594	56,155	34.1	14.6	27.2	24.2	100.0
over 65	2,908	1,741	21,035	11,042	36,727	7.9	4.7	57.3	30.1	100.0
Education										
none	3,163	1,068	15,675	4,601	24,508	12.9	4.4	64.0	18.8	100.0
elementary school	9,826	3,773	14,879	8,669	37,149	26.5	10.2	40.1	23.3	100.0
middle school	20,542	6,154	8,739	9,497	44,934	45.7	13.7	19.5	21.1	100.0
high school	28,033	11,407	8,463	15,556	63,461	44.2	18.0	13.3	24.5	100.0
university degree	33,782	16,068	12,925	26,429	89,206	37.9	18.0	14.5	29.6	100.0
Branch of activity										
agriculture	20,486	9,024	2,115	14,448	46,074	44.5	19.6	4.6	31.4	100.0
industry	32,497	11,182	2,008	11,570	57,258	56.8	19.5	3.5	20.2	100.0
public administration	39,996	3,615	2,545	10,779	56,937	70.2	6.4	4.5	18.9	100.0
other sector	23,577	21,079	2,967	13,848	61,473	38.4	34.3	4.8	22.5	100.0
not employed.....	5,942	1,569	20,285	10,604	38,401	15.5	4.1	52.8	27.6	100.0
Work status										
Employee										
blue-collar worker	33,212	683	1,732	6,756	42,384	78.4	1.6	4.1	15.9	100.0
office worker or school teacher	40,971	1,504	2,312	10,732	55,520	73.8	2.7	4.2	19.3	100.0
cadre or manager.....	62,575	4,073	1,816	17,519	85,984	72.8	4.7	2.1	20.4	100.0
total	39,998	1,434	1,992	9,731	53,156	75.2	2.7	3.97	18.3	100.0
Self-employed										
sole proprietor, arts/profess..	10,254	53,683	4,400	25,880	94,218	10.9	57.0	4.7	27.5	100.0
other self-employed	7,391	29,978	3,272	13,444	54,086	13.7	55.4	6.0	24.9	100.0
total	8,574	39,772	3,738	18,582	70,666	12.1	56.3	5.3	26.3	100.0
Not employed										
retired	5,327	1,417	22,892	11,020	40,657	13.1	3.5	56.3	27.1	100.0
other	8,916	2,303	7,683	8,593	27,497	32.4	8.4	27.9	31.3	100.0
total	5,942	1,569	20,285	10,604	38,401	15.5	4.1	52.8	27.6	100.0
Household size										
1 member	5,168	1,730	11,329	8,988	27,217	19.0	6.4	41.6	33.0	100.0
2 members	10,631	5,471	17,253	12,162	45,518	23.4	12.0	37.9	26.7	100.0
3 members	23,628	8,913	10,408	12,304	55,255	42.8	16.1	18.8	22.3	100.0
4 members	30,651	9,227	6,670	11,642	58,193	52.7	15.9	11.5	20.0	100.0
5 members or more	27,622	11,631	8,445	11,666	59,365	46.5	19.6	14.2	19.7	100.0
Number of earners										
1 earner	10,041	4,135	8,941	9,848	32,967	30.5	12.5	27.1	29.9	100.0
2 earners	22,785	7,901	11,813	11,905	54,406	41.9	14.5	21.7	21.9	100.0
3 earners	30,768	12,161	16,475	14,096	73,502	41.9	16.5	22.4	19.2	100.0
4 earners or more	39,342	14,842	21,699	17,681	93,564	42.0	15.9	23.2	18.9	100.0
Household income										
up to 20 million lire.....	2,348	431	7,194	3,067	13,043	18.0	3.3	55.2	23.5	100.0
from 20 to 40 million.....	10,178	2,355	11,059	6,099	29,692	34.3	7.9	37.2	20.5	100.0
from 40 to 60 million.....	22,249	5,674	11,146	10,287	49,357	45.1	11.5	22.6	20.8	100.0
from 60 to 80 million.....	33,968	8,666	12,169	14,220	69,025	49.2	12.6	17.6	20.6	100.0
more than 80 million.....	40,274	28,519	17,546	36,247	122,588	32.9	23.3	14.3	29.6	100.0
Town size										
up to 20,000 inhabitants	16,247	6,014	11,631	10,086	43,979	36.9	13.7	26.4	22.9	100.0
from 20,000 to 40,000.....	18,717	7,773	10,630	10,697	47,819	39.1	16.3	22.2	22.4	100.0
from 40,000 to 500,000.....	20,492	7,238	11,698	12,822	52,252	39.2	13.9	22.4	24.5	100.0
more than 500,000.....	23,076	8,807	10,471	14,225	56,582	40.8	15.6	18.5	25.1	100.0
Geographical area										
North	20,681	8,095	12,521	13,593	54,891	37.7	14.7	22.8	24.8	100.0
Centre	20,148	8,869	10,631	13,910	53,559	37.6	16.6	19.8	26.0	100.0
South and Islands	14,546	4,087	10,104	6,797	35,536	40.9	11.5	28.4	19.1	100.0
Total	18,562	6,924	11,365	11,418	48,271	38.5	14.3	23.5	23.7	100.0

(*) Referred to the head of household.

Table C3

Mean income and shares of households by income tenths
(thousands of lire, percentages)

Income tenths	Decile (thousands of lire)	Share of households (percentages)	Mean income (thousands of lire)
up to 1 st decile	26,500	28.5	16,920
from 1 st to 2 nd decile	35,370	15.7	30,798
from 2 nd to 3 rd decile	44,144	12.2	39,565
from 3 rd to 4 th decile	52,706	10.0	48,227
from 4 th to 5 th decile	61,146	8.5	56,579
from 5 th to 6 th decile	71,056	7.3	65,659
from 6 th to 7 th decile	83,084	6.3	76,547
from 7 th to 8 th decile	103,390	5.3	91,254
from 8 th to 9 th decile	146,848	4.0	119,657
over the 9 th decile	-	2.1	228,923

Table C4

Mean income and share of income by household tenths
(thousands of lire, percentages)

Household tenths	Decile (thousands of lire)	Share of income (percentages)	Mean income (thousands of lire)
up to 1 st decile	14,873	2.0	9,580
from 1 st to 2 nd decile	21,433	3.8	18,339
from 2 nd to 3 rd decile	27,200	5.0	24,307
from 3 rd to 4 th decile	33,046	6.2	29,966
from 4 th to 5 th decile	39,252	7.4	35,940
from 5 th to 6 th decile	47,092	8.9	43,082
from 6 th to 7 th decile	55,752	10.6	51,283
from 7 th to 8 th decile	67,288	12.7	61,300
from 8 th to 9 th decile	86,800	15.7	76,018
over the 9 th decile	-	27.5	132,706

Table C5

Income distribution of households: comparison between 1995 and 1998
(percentages)

Fifths of households in 1995	Fifths of households in 1998					
	up to 1 st quintile	from 1 st to 2 nd quintile	from 2 nd to 3 rd quintile	from 3 rd to 4 th quintile	over the 4 th quintile	Total
up to 1 st quintile	69.8	18.9	4.9	5.3	1.1	100.0
from 1 st to 2 nd quintile	20.0	47.9	20.9	7.7	3.5	100.0
from 2 nd to 3 rd quintile	5.8	21.8	44.7	18.6	9.1	100.0
from 3 rd to 4 th quintile.....	2.4	9.1	22.6	47.7	18.1	100.0
over the 4 th quintile	0.9	3.0	7.1	20.7	68.2	100.0
Total	20.0	20.0	20.0	20.0	20.0	100.0

Table C6

Income distribution of households: comparison between 1995 and 1998 (*)
(percentages)

Fifths of households in 1995	Fifths of households in 1998					
	up to 1 st quintile	from 1 st to 2 nd quintile	from 2 nd to 3 rd quintile	from 3 rd to 4 th quintile	over the 4 th quintile	Total
up to 1 st quintile	72.8	19.3	4.6	2.3	1.0	100.0
from 1 st to 2 nd quintile	22.2	50.6	16.1	7.9	3.2	100.0
from 2 nd to 3 rd quintile	3.1	21.8	49.1	16.3	9.7	100.0
from 3 rd to 4 th quintile.....	1.4	6.9	25.7	48.7	17.3	100.0
over the 4 th quintile	0.5	1.6	4.4	24.7	68.8	100.0
Total	20.0	20.0	20.0	20.0	20.0	100.0

(*) Households with unchanged composition.

Individual income by characteristics of earner and source (*)
(thousands of lire)

Characteristics	Income from employment	Income from self-employment	Labour income	Transfers	Labour income and transfers	Property income	Individual income
Gender							
male.....	26,233	30,522	27,965	17,516	25,599	12,988	34,454
female	20,617	19,790	20,723	12,679	17,248	9,156	19,582
Age							
up to 30 years	17,810	24,228	19,144	4,751	18,126	7,215	18,867
31 to 40	24,346	24,955	25,046	4,786	24,561	9,823	28,818
41 to 50	27,347	30,287	28,556	10,204	27,982	12,328	34,727
51 to 65	27,725	29,266	28,686	17,369	23,693	14,158	32,152
over 65	18,753	26,647	24,786	15,487	16,260	11,703	23,547
Education							
none	14,736	14,081	14,721	11,335	11,760	5,189	14,088
elementary school	19,230	20,879	20,112	14,036	16,376	9,301	21,386
middle school	21,304	24,652	22,238	15,812	21,616	9,868	26,290
high school	25,705	30,145	27,090	19,532	26,741	15,783	34,130
university degree	32,670	36,168	35,862	26,624	36,282	26,676	50,005
Branch of activity							
agriculture	14,140	21,923	16,406	-	17,168	15,663	23,457
industry	24,002	31,683	25,735	-	26,033	12,013	32,199
public administration	27,046	24,771	27,745	-	28,195	10,982	34,057
other sector	24,112	27,308	25,871	-	26,490	14,305	33,299
not employed.....	-	-	-	15,795	15,874	11,279	21,672
Work status							
Employee							
blue-collar worker	19,937	-	19,953	-	20,146	7,248	23,363
office worker or school teacher	26,018	-	26,216	-	26,507	10,938	31,430
cadre or manager.....	43,420	-	44,376	-	44,713	17,541	56,959
total	24,631	-	24,808	-	25,057	10,125	29,790
Self-employed							
sole proprietor, arts/profess.....	-	39,465	40,112	-	41,553	25,993	58,200
other self-employed	-	21,808	22,076	-	23,123	13,718	31,104
total	-	28,824	29,242	-	30,446	18,836	41,846
Not employed							
retired	-	-	-	16,622	16,941	11,619	24,325
other	-	-	-	8,851	9,218	9,549	10,868
total	-	-	-	15,795	15,874	11,279	21,672
Household size							
1 member	28,608	21,842	27,983	14,682	18,826	9,657	27,217
2 members	24,278	30,225	26,544	15,221	20,200	12,646	26,939
3 members	23,854	27,012	25,028	15,281	22,705	12,699	28,339
4 members	24,289	26,293	25,047	15,131	24,065	12,066	29,155
5 members or more	21,567	27,883	23,508	14,196	21,866	12,717	25,908
Number of earners							
1 earner	27,452	31,100	29,116	16,625	24,161	10,584	32,963
2 earners	24,558	26,294	25,415	14,487	21,881	12,274	27,203
2 earners	21,018	26,890	22,678	14,197	20,227	14,388	24,503
4 earners or more	18,945	22,351	20,039	13,526	18,549	17,895	22,340
Town size							
up to 20,000 inhabitants	22,284	25,173	23,221	14,031	19,810	10,437	24,879
from 20,000 to 40,000.....	23,646	27,565	25,096	14,965	22,058	11,107	27,525
from 40,000 to 500,000.....	24,512	28,378	26,082	16,220	23,225	13,628	29,857
more than 500,000.....	28,627	30,948	29,996	17,495	27,123	15,336	35,323
Geographical area							
North	25,125	30,554	26,906	16,392	23,485	13,930	30,672
Centre	25,280	26,529	25,999	15,277	23,072	14,291	30,479
South and Islands	21,055	21,143	21,506	12,992	18,482	7,457	21,556
Total	23,962	27,196	25,194	15,045	21,885	11,966	27,789

Labour income expectations
(thousands of lire, percentages)

Characteristics	Expected income (*)	Probability of being employed	Expected income (**)	Standard deviation of expected income (*)	Standard deviation of expected income (**)	Actual income	Expected/ actual income (*)	Expected/ actual income (**)	Standard deviation of expected/ actual income (*)	Standard deviation of expected/ actual income (**)
Gender										
male	27,697	81.7	24,006	1,525	3,550	24,118	114.8	99.5	6.3	14.7
female	21,298	77.7	17,689	1,007	2,829	17,512	121.6	101.0	5.8	16.2
Age										
up to 30 years	19,093	70.2	14,579	1,123	3,455	14,087	135.5	103.5	8.0	24.5
31 to 40	25,659	82.0	22,103	1,320	3,500	22,278	115.2	99.2	5.9	15.7
41 to 50	29,902	86.4	26,720	1,501	3,078	27,496	108.8	97.2	5.5	11.2
51 to 65	28,413	85.9	25,429	1,426	2,780	25,057	113.4	101.5	5.7	11.1
over 65	41,501	94.9	40,351	1,963	2,684	21,447	193.5	188.1	9.2	12.5
Education										
none	16,135	75.4	12,739	987	2,391	11,337	142.3	112.4	8.7	21.1
elementary school	20,818	75.2	16,632	1,178	3,142	17,287	120.4	96.2	6.8	18.2
middle school	22,424	78.6	18,820	1,136	3,018	19,266	116.4	97.7	5.9	15.7
high school	26,998	81.9	23,324	1,409	3,454	22,963	117.6	101.6	6.1	15.0
university degree	34,589	85.3	31,268	1,909	3,785	30,334	114.0	103.1	6.3	12.5
Branch of activity										
agriculture	17,246	79.7	13,693	1,227	1,988	15,353	112.3	89.2	8.0	13.0
industry	26,425	86.1	23,364	1,224	3,477	24,764	106.7	94.3	4.9	14.0
public administration	28,788	91.2	26,647	1,129	2,457	27,908	103.2	95.5	4.0	8.8
other sector	27,630	88.9	25,146	1,613	3,283	25,027	110.4	100.5	6.4	13.1
not employed.....	15,280	34.6	5,816	1,298	4,467	-	-	-	-	-
Work status										
Employee										
blue-collar worker	21,113	84.2	18,080	876	2,946	19,652	107.4	92.0	4.5	15.0
office worker or school teacher	26,651	88.9	24,070	961	2,761	25,739	103.5	93.5	3.7	10.7
cadre or manager.....	43,410	95.6	41,776	1,913	3,165	43,042	100.9	97.1	4.4	7.4
total	25,430	87.3	22,716	998	2,879	24,307	104.6	93.5	4.1	11.8
Self-employed										
sole proprietor, arts/profess.....	41,979	91.0	38,994	3,180	5,017	38,545	108.9	101.2	8.3	13.0
other self-employed	25,927	90.5	23,794	2,003	2,873	21,542	120.4	110.5	9.3	13.3
total	32,031	90.7	29,574	2,450	3,688	28,007	114.4	105.6	8.8	13.2
Not employed										
other	15,280	34.6	5,816	1,298	4,467	-	-	-	-	-
total	15,280	34.6	5,816	1,298	4,467	-	-	-	-	-
Household size										
1 member	28,382	82.8	24,705	1,239	3,087	26,373	107.6	93.7	4.7	11.7
2 members	25,814	83.3	22,673	1,214	3,316	22,851	113.0	99.2	5.3	14.5
3 members	25,459	81.6	22,063	1,253	3,349	22,358	113.9	98.7	5.6	15.0
4 members	25,007	80.3	21,245	1,324	3,135	21,289	117.5	99.8	6.2	14.7
5 members or more	23,958	74.2	19,611	1,563	3,421	18,480	129.6	106.1	8.5	18.5
Number of earners										
1 earner	25,938	73.0	21,200	1,457	3,675	20,786	124.8	102.0	7.0	17.7
2 earners	26,002	82.1	22,477	1,330	3,158	22,517	115.5	99.8	5.9	14.0
2 earners	24,308	84.4	21,608	1,277	3,225	21,913	110.9	98.6	5.8	14.7
4 earners or more	20,638	80.7	17,228	1,017	2,862	17,523	117.8	98.3	5.8	16.3
Individual income										
up to 20 million lire	17,006	76.4	13,395	1,075	3,109	11,462	148.4	116.9	9.4	27.1
from 20 to 40 million	26,334	89.4	23,649	1,110	2,868	24,765	106.3	95.5	4.5	11.6
from 40 to 60 million.....	34,828	91.1	31,982	1,515	3,144	34,503	100.9	92.7	4.4	9.1
from 60 to 80 million.....	46,455	97.6	45,619	3,295	3,012	45,302	102.5	100.7	7.3	6.7
More than 80 million	71,731	93.3	67,493	4,499	7,495	83,127	86.3	81.2	5.4	9.0
Town size										
up to 20,000 inhabitants	23,818	81.5	20,497	1,234	2,960	20,780	114.6	98.6	5.9	14.2
from 20,000 to 40,000.....	26,499	77.5	22,044	1,726	3,817	20,747	127.7	106.3	8.3	18.4
from 40,000 to 500,000.....	25,576	78.2	21,584	1,265	3,385	21,819	117.2	98.9	5.8	15.5
more than 500,000.....	28,296	81.9	24,875	1,385	3,631	24,623	114.9	101.0	5.6	14.7
Geographical area										
North	27,856	87.8	25,124	1,215	3,056	25,603	108.8	98.1	4.7	11.9
Centre	25,328	80.0	21,280	1,346	3,552	21,517	117.7	98.9	6.3	16.5
South and Islands	21,427	69.5	16,671	1,466	3,420	15,867	135.0	105.1	9.2	21.6
Total	25,216	80.2	21,557	1,324	3,270	21,557	117.0	100.0	6.1	15.2

(*) Conditional upon working. (**) Unconditional.

Table C9

Labour market flexibility
(percentages)

Characteristics	Bound to specific working hours	Work at night (*) (**)	Work on holidays (*) (**)	Overtime work due to employer's needs (**)	Flexible working hours (**)	Nights worked during the year	Holidays worked during the year
	<i>percentages of individuals</i>				<i>scores on 0-10 scale</i>	<i>units</i>	
Gender							
male.....	77.2	17.9	23.2	3.2	2.3	10.8	4.9
female	88.1	10.8	15.9	2.3	1.9	4.5	3.5
Age							
up to 30 years	84.4	15.5	21.7	2.6	2.0	6.5	4.1
31 to 40	82.1	16.2	21.0	2.8	2.1	9.7	4.8
41 to 50	82.2	14.5	19.0	2.9	2.0	8.8	4.3
51 to 65	78.0	11.9	17.2	2.8	2.5	5.9	3.7
over 65	25.6	0.0	41.1	3.3	1.5	32.6	8.3
Education							
none	84.4	18.8	18.2	1.4	1.2	6.6	2.1
elementary school	77.6	13.0	17.9	2.5	1.6	6.4	4.0
middle school	85.2	18.9	25.0	2.9	2.0	11.7	5.3
high school	80.6	12.2	17.6	2.8	2.3	6.3	4.0
university degree	74.2	8.9	10.6	2.7	2.5	4.6	2.3
Branch of activity							
agriculture	68.3	15.3	20.6	1.8	1.2	4.0	5.8
industry	84.4	14.8	12.0	2.7	2.0	7.6	2.4
public administration	96.0	18.6	24.0	3.0	1.5	7.7	4.6
other sector	69.9	11.0	24.5	2.8	2.9	10.1	5.7
not employed.....	41.0	3.7	0.0	1.0	2.3	0.0	1.5
Work status							
Employee							
blue-collar worker	95.7	19.6	21.9	2.7	1.3	11.7	4.4
office worker or school teacher	95.9	13.0	17.8	2.7	1.7	5.7	3.2
cadre or manager.....	85.6	14.8	18.0	3.6	4.1	4.5	3.7
total	95.0	16.2	19.7	2.8	1.7	8.4	3.8
Self-employed							
sole proprietor, member of arts or professions	31.9	10.4	21.6	3.5	5.9	7.2	5.4
other self-employed	44.8	2.4	24.3	2.8	5.1	9.3	6.7
total	39.5	5.1	23.4	3.0	5.4	8.4	6.1
Household size							
1 member	74.8	14.2	19.5	3.0	3.3	14.1	5.9
2 members	79.4	13.7	19.1	2.6	2.3	10.2	4.4
3 members	84.0	17.2	21.8	2.9	2.0	8.7	4.8
4 members	81.8	14.5	19.1	2.8	2.1	7.4	3.8
5 members or more	79.4	11.5	19.7	2.7	1.6	5.8	4.0
Number of earners							
1 earner	79.4	21.2	26.1	3.1	2.5	12.4	5.2
2 earners	82.3	13.2	19.0	2.8	2.2	8.4	4.0
3 earners	82.0	13.4	17.6	2.6	1.5	5.3	4.1
4 earners or more	80.1	11.9	17.0	2.4	1.8	4.7	5.2
Individual income							
up to 20 million lire.....	82.1	9.6	16.6	2.1	1.7	5.5	3.4
from 20 to 40 million.....	86.7	17.6	20.9	2.9	1.9	9.6	4.6
from 40 to 60 million.....	77.7	16.9	24.7	3.5	2.7	8.9	5.0
from 60 to 80 million.....	68.9	12.6	19.9	3.5	3.6	16.3	5.1
more than 80 million.....	43.0	12.8	19.3	3.5	5.3	3.6	5.3
Town size							
up to 20,000 inhabitants	83.1	14.5	19.6	2.5	1.9	6.4	4.3
from 20,000 to 40,000.....	79.8	13.3	19.8	2.9	2.0	8.0	4.9
from 40,000 to 500,000.....	81.8	14.0	20.1	2.9	2.1	11.5	4.7
more than 500,000.....	77.9	18.9	21.9	3.3	2.7	8.7	3.2
Geographical area							
North	82.2	14.2	17.7	2.8	2.3	8.4	4.3
Centre	78.6	17.2	24.2	3.1	2.1	9.3	4.7
South and Islands	82.5	14.2	21.2	2.5	1.8	7.5	4.1
Total	81.5	14.9	20.1	2.8	2.1	8.4	4.3

(*) Always or regularly. (**) Share computed only on the individuals bound to specific working hours.

Composition of household expenditure
(thousands of lire, percentages)

Characteristics (*)	Durables	Non-durables	Expenditure	Durables	Non-durables	Expenditure
Gender						
male	4,042	33,840	37,883	10.7	89.3	100.0
female	1,724	23,757	25,481	6.8	93.2	100.0
Age						
up to 30 years	4,186	26,193	30,379	13.8	86.2	100.0
31 to 40	4,389	31,777	36,167	12.1	87.9	100.0
41 to 50	5,065	36,236	41,301	12.3	87.7	100.0
51 to 65	3,850	34,225	38,076	10.1	89.9	100.0
over 65	1,041	24,693	25,734	4.0	96.0	100.0
Education						
none	1,109	17,734	18,844	5.9	94.1	100.0
elementary school	1,948	25,349	27,297	7.1	92.9	100.0
middle school	3,297	30,471	33,768	9.8	90.2	100.0
high school	5,416	38,729	44,146	12.3	87.7	100.0
university degree	6,199	48,926	55,125	11.2	88.8	100.0
Branch of activity						
agriculture	2,610	33,793	36,404	7.2	92.8	100.0
industry	4,158	35,452	39,610	10.5	89.5	100.0
public administration.....	4,381	35,151	39,533	11.1	88.9	100.0
other sector	6,305	37,499	43,804	14.4	85.6	100.0
not employed.....	1,930	26,134	28,065	6.9	93.1	100.0
Work status						
Employee						
blue-collar worker	2,909	29,593	32,503	9.0	91.0	100.0
office worker or school teacher	4,537	35,061	39,598	11.5	88.5	100.0
cadre or manager	6,903	47,950	54,854	12.6	87.4	100.0
total	4,079	34,102	38,181	10.7	89.3	100.0
Self-employed						
sole proprietor, member of arts or professions	9,781	50,876	60,657	16.1	83.9	100.0
other self-employed	4,858	33,634	38,493	12.6	87.4	100.0
total	6,892	40,758	47,650	14.5	85.5	100.0
Not employed						
retired	1,949	26,731	28,680	6.8	93.2	100.0
other	1,841	23,253	25,095	7.3	92.7	100.0
total.....	1,930	26,134	28,065	6.9	93.1	100.0
Household size						
1 member	1,436	20,264	21,700	6.6	93.4	100.0
2 members	2,833	28,870	31,703	8.9	91.1	100.0
3 members	4,135	34,237	38,372	10.8	89.2	100.0
4 members	4,452	37,233	41,685	10.7	89.3	100.0
5 members or more.....	4,874	37,490	42,364	11.5	88.5	100.0
Number of earners						
1 earner	2,139	25,456	27,595	7.8	92.2	100.0
2 earners	4,056	33,897	37,954	10.7	89.3	100.0
3 earners	5,303	38,519	43,823	12.1	87.9	100.0
4 earners or more	5,876	46,185	52,061	11.3	88.7	100.0
Household income						
up to 20 million lire	830	15,354	16,185	5.1	94.9	100.0
from 20 to 40 million	1,892	24,028	25,920	7.3	92.7	100.0
from 40 to 60 million	3,419	33,064	36,483	9.4	90.6	100.0
from 60 to 80 million	5,337	39,432	44,770	11.9	88.1	100.0
more than 80 million.....	8,923	59,110	68,034	13.1	86.9	100.0
Town size						
up to 20,000 inhabitants	3,177	27,829	31,006	10.2	89.8	100.0
from 20,000 to 40,000.....	3,278	31,103	34,382	9.5	90.5	100.0
from 40,000 to 500,000.....	3,922	34,129	38,051	10.3	89.7	100.0
more than 500,000.....	3,365	36,875	40,240	8.4	91.6	100.0
Geographical area						
North	3,843	33,973	37,817	10.2	89.8	100.0
Centre	3,942	35,145	39,088	10.1	89.9	100.0
South and Islands	2,453	24,460	26,914	9.1	90.9	100.0
Total	3,405	31,068	34,474	9.9	90.1	100.0

(*) Referred to the head of household.

Households by real net wealth
(percentage of households)

Characteristics (*)	Real net wealth (millions of lire)										Total
	up to 20	from 20 to 40	from 40 to 60	from 60 to 80	from 80 to 100	from 100 to 150	from 150 to 200	from 200 to 300	from 300 to 400	more than 400	
Gender											
male.....	24.2	2.6	2.9	2.3	3.6	9.3	10.7	16.1	9.3	18.9	100.0
female	39.2	3.0	4.6	5.0	3.5	8.7	7.3	12.3	5.8	10.6	100.0
Age											
up to 30 years	48.1	3.7	3.9	2.3	1.4	7.0	9.2	9.3	6.5	8.6	100.0
31 to 40	34.3	2.4	2.5	2.5	3.8	9.2	9.4	15.7	9.2	10.9	100.0
41 to 50	24.8	1.7	2.1	2.7	3.1	8.9	10.4	16.4	9.2	20.7	100.0
51 to 65	19.9	2.6	2.9	2.6	3.0	9.0	10.6	17.4	9.0	22.8	100.0
over 65	32.0	3.5	5.2	4.1	4.7	9.6	8.9	12.5	6.9	12.8	100.0
Education											
none	42.2	7.8	8.4	3.3	5.0	10.1	8.5	8.2	3.4	3.1	100.0
elementary school	29.5	2.9	4.1	5.0	4.9	11.1	11.1	13.3	6.4	11.7	100.0
middle school	30.0	2.0	2.6	2.4	3.5	9.6	10.3	16.1	8.7	14.7	100.0
high school	22.2	1.9	1.9	1.9	2.4	6.8	8.1	18.7	10.9	25.1	100.0
university degree	18.9	1.3	1.9	1.2	0.4	4.9	9.0	14.2	12.7	35.5	100.0
Branch of activity											
agriculture	33.9	3.1	0.3	2.5	6.3	8.4	5.9	12.2	9.1	18.3	100.0
industry	27.8	1.9	2.0	2.8	2.5	8.7	11.9	13.4	11.0	18.1	100.0
public administration	26.8	2.4	2.5	2.1	3.2	9.9	9.1	18.7	8.3	16.9	100.0
other sector	23.0	2.6	2.6	1.6	2.7	7.5	9.4	16.3	9.4	24.9	100.0
not employed.....	30.6	3.1	4.5	3.9	4.1	9.6	9.6	14.3	7.1	13.3	100.0
Work status											
Employee											
blue-collar worker	39.0	2.2	2.4	3.4	4.4	11.1	12.4	12.3	6.3	6.5	100.0
office worker and school teacher.....	27.6	1.5	2.4	1.7	2.0	9.4	9.2	19.1	10.3	17.0	100.0
cadre or manager.....	17.3	1.4	3.4	1.0	0.9	4.8	5.9	24.6	13.2	27.5	100.0
total	31.5	1.8	2.5	2.4	3.0	9.6	10.2	16.7	8.8	13.5	100.0
Self-employed											
sole proprietor, arts profess.....	9.9	4.9	1.5	1.3	2.2	4.9	7.9	10.7	13.9	42.8	100.0
other self-employed	14.3	2.8	1.8	2.0	3.5	6.9	10.6	15.8	9.9	32.5	100.0
total	12.5	3.7	1.6	1.7	2.9	6.1	9.4	13.7	11.5	36.7	100.0
Not employed											
retired	28.5	3.4	4.2	3.5	4.1	10.1	10.0	14.6	7.1	14.3	100.0
other	40.5	1.5	5.5	5.8	4.1	7.0	7.5	13.1	7.0	8.0	100.0
total	30.6	3.1	4.5	3.9	4.1	9.6	9.6	14.3	7.1	13.3	100.0
Household size											
1 member	43.9	3.6	4.2	4.4	3.4	8.1	7.4	11.5	4.5	8.9	100.0
2 members	26.0	2.7	4.7	3.4	3.8	10.2	10.5	15.2	8.6	14.8	100.0
3 members	24.9	2.3	2.3	2.8	3.3	8.7	10.3	16.4	9.5	19.5	100.0
4 members	21.4	2.6	2.5	2.2	3.9	9.2	10.1	16.2	10.2	21.7	100.0
5 members or more	27.6	2.1	2.4	1.8	2.6	8.7	11.1	16.1	8.5	19.1	100.0
Number of earners											
1 earner	37.5	3.2	3.4	3.5	3.3	9.4	9.7	13.0	6.0	11.0	100.0
2 earners	22.6	2.4	3.7	2.6	4.2	8.7	10.5	17.4	9.3	18.5	100.0
2 earners	17.9	2.5	2.1	2.8	2.6	10.4	8.0	14.9	11.7	27.2	100.0
4 earners or more	13.7	0.2	2.8	3.1	1.8	5.2	7.8	13.9	17.5	33.9	100.0
Town size											
up to 20,000 inhabitants	25.4	2.8	4.4	4.1	4.2	9.7	10.4	14.5	8.7	15.9	100.0
from 20,000 to 40,000.....	26.5	2.7	3.5	2.7	4.0	9.3	11.2	16.0	8.0	16.1	100.0
from 40,000 to 500,000.....	28.7	2.7	2.4	2.1	3.1	9.2	9.5	16.4	8.8	17.2	100.0
more than 500,000.....	40.0	2.2	1.3	1.5	1.7	6.6	7.1	13.9	6.9	18.8	100.0
Geographical area											
North	27.6	1.4	2.3	2.1	2.9	6.9	9.9	17.3	9.6	20.0	100.0
Centre	27.6	3.3	1.6	2.1	2.6	7.8	8.4	16.6	9.5	20.6	100.0
South and Islands	29.8	4.2	5.9	4.9	5.0	13.1	10.5	11.1	5.9	9.6	100.0
Total	28.4	2.7	3.4	3.0	3.5	9.1	9.8	15.1	8.4	16.7	100.0

(*) Referred to the head of household.

Composition of household real net wealth
(thousands of lire, percentages)

Characteristics (*)	Real estate	Financial liabilities (**)	Real net wealth	Real estate	Financial liabilities (**)	Real net wealth
Gender						
male	284,690	9,960	274,730	103.6	3.6	100.0
female	172,513	3,043	169,469	101.8	1.8	100.0
Age						
up to 30 years	141,500	3,840	137,659	102.8	2.8	100.0
31 to 40	211,296	12,422	198,874	106.2	6.2	100.0
41 to 50	297,401	17,774	279,626	106.4	6.4	100.0
51 to 65	319,739	5,345	314,394	101.7	1.7	100.0
over 65	204,155	1,742	202,412	100.9	0.9	100.0
Education						
none	90,507	374	90,133	100.4	0.4	100.0
elementary school	184,868	2,731	182,137	101.5	1.5	100.0
middle school	226,128	11,396	214,731	105.3	5.3	100.0
high school	358,603	12,316	346,287	103.6	3.6	100.0
university degree	525,412	10,486	514,926	102.0	2.0	100.0
Branch of activity						
agriculture	348,622	6,327	342,295	101.8	1.8	100.0
industry	314,021	21,138	292,883	107.2	7.2	100.0
public administration.....	248,754	6,548	242,206	102.7	2.7	100.0
other sector	336,874	15,690	321,184	104.9	4.9	100.0
not employed.....	202,809	1,528	201,281	100.8	0.8	100.0
Work status						
Employee						
blue-collar worker	140,044	4,773	135,271	103.5	3.5	100.0
office worker or school teacher	233,309	6,673	226,636	102.9	2.9	100.0
cadre or manager	356,180	16,042	340,138	104.7	4.7	100.0
total	205,580	6,912	198,668	103.5	3.5	100.0
Self-employed						
sole proprietor, member of arts or professions	757,529	51,347	706,182	107.3	7.3	100.0
other self-employed	415,199	21,800	393,399	105.5	5.5	100.0
total	556,630	34,007	522,623	106.5	6.5	100.0
Not employed						
retired	211,706	1,389	210,316	100.7	0.7	100.0
other	159,811	2,197	157,614	101.4	1.4	100.0
total.....	202,809	1,528	201,281	100.8	0.8	100.0
Household size						
1 member	157,460	2,065	155,395	101.3	1.3	100.0
2 members	238,532	5,094	233,437	102.2	2.2	100.0
3 members	274,941	7,231	267,710	102.7	2.7	100.0
4 members	295,493	17,819	277,674	106.4	6.4	100.0
5 members or more.....	352,074	7,612	344,461	102.2	2.2	100.0
Number of earners						
1 earner	203,667	5,141	198,525	102.6	2.6	100.0
2 earners	261,788	8,040	253,748	103.2	3.2	100.0
2 earners	378,857	19,925	358,932	105.6	5.6	100.0
4 earners or more	418,163	7,882	410,281	101.9	1.9	100.0
Real net wealth						
up to 40 million lire.....	6,580	2,432	4,147	158.7	58.7	100.0
from 40 to 100 million.....	77,251	6,225	71,026	108.8	8.8	100.0
from 100 to 200 million.....	154,183	4,516	149,666	103.0	3.0	100.0
from 200 to 400 million.....	281,521	7,231	274,289	102.6	2.6	100.0
more than 400 million	894,075	24,816	869,259	102.9	2.9	100.0
Town size						
up to 20,000 inhabitants	247,502	5,901	241,600	102.4	2.4	100.0
from 20,000 to 40,000	266,062	9,531	256,530	103.7	3.7	100.0
from 40,000 to 500,000	253,944	6,732	247,212	102.7	2.7	100.0
more than 500,000	265,065	16,949	248,116	106.8	6.8	100.0
Geographical area						
North	283,316	7,959	275,357	102.9	2.9	100.0
Centre	307,722	14,779	292,942	105.0	5.0	100.0
South and Islands	179,580	4,306	175,273	102.5	2.5	100.0
Total	253,854	8,058	245,795	103.3	3.3	100.0

(*) Referred to the head of household. – (**) Related to real estate.

Table E3

Composition of household real assets
(thousands of lire, percentages)

Characteristics (*)	Real estate	Business equity	Valuables	Total real assets	Real estate	Business equity	Valuables	Total real assets	Memorandum:			
									Means of transport	Furniture	Total durables	
Gender												
male	242,364	36,173	6,152	284,690	85.1	12.7	2.2	100.0	13,943	19,580	33,524	
female	154,933	12,463	5,116	172,513	89.8	7.2	3.0	100.0	5,726	12,980	18,706	
Age												
up to 30 years	110,232	27,271	3,996	141,500	77.9	19.3	2.8	100.0	11,374	16,245	27,620	
31 to 40	169,196	36,353	5,746	211,296	80.1	17.2	2.7	100.0	14,860	22,184	37,045	
41 to 50	246,526	43,604	7,270	297,401	82.9	14.7	2.4	100.0	15,748	21,784	37,533	
51 to 65	274,520	38,730	6,489	319,739	85.9	12.1	2.0	100.0	14,266	17,359	31,626	
over 65	192,383	7,120	4,651	204,155	94.2	3.5	2.3	100.0	4,358	12,812	17,171	
Education												
none	85,751	2,829	1,927	90,507	94.7	3.1	2.1	100.0	2,960	6,382	9,342	
elementary school	166,460	15,919	2,488	184,868	90.0	8.6	1.3	100.0	8,144	10,937	19,081	
middle school	191,791	29,825	4,510	226,128	84.8	13.2	2.0	100.0	12,419	17,824	30,243	
high school	295,655	54,537	8,409	358,603	82.4	15.2	2.3	100.0	16,394	25,703	42,097	
university degree	464,924	38,042	22,446	525,412	88.5	7.2	4.3	100.0	18,442	33,870	52,313	
Branch of activity												
agriculture	297,496	43,684	7,440	348,622	85.3	12.5	2.1	100.0	11,745	12,128	23,873	
industry	228,119	80,447	5,455	314,021	72.6	25.6	1.7	100.0	17,565	19,840	37,405	
public administration.....	234,452	6,280	8,021	248,754	94.3	2.5	3.2	100.0	14,093	25,443	39,536	
other sector	258,638	70,141	8,094	336,874	76.8	20.8	2.4	100.0	17,873	24,444	42,317	
not employed.....	193,490	4,737	4,581	202,809	95.4	2.3	2.3	100.0	6,909	12,875	19,785	
Work status												
Employee												
blue-collar worker	134,674	2,359	3,010	140,044	96.2	1.7	2.1	100.0	11,902	18,097	29,999	
office worker or school teacher	219,324	8,794	5,190	233,309	94.0	3.8	2.2	100.0	14,687	22,886	37,574	
cadre or manager	331,950	7,252	16,977	356,180	93.2	2.0	4.8	100.0	20,563	32,938	53,502	
total	194,286	5,707	5,586	205,580	94.5	2.8	2.7	100.0	14,118	21,901	36,019	
Self-employed												
sole proprietor, member arts/professions	484,729	255,075	17,724	757,529	64.0	33.7	2.3	100.0	26,693	32,061	58,755	
other self-employed	284,253	124,483	6,462	415,199	68.5	30.0	1.6	100.0	19,274	19,181	38,455	
total	367,078	178,436	11,115	556,630	65.9	32.1	2.0	100.0	22,339	24,502	46,842	
Not employed												
retired	202,598	4,125	4,983	211,706	95.7	1.9	2.4	100.0	6,819	12,822	19,641	
other	149,470	7,697	2,643	159,811	93.5	4.8	1.7	100.0	7,348	13,133	20,482	
total.....	193,490	4,737	4,581	202,809	95.4	2.3	2.3	100.0	6,909	12,875	19,785	
Household size												
1 member	145,148	7,819	4,492	157,460	92.2	5.0	2.9	100.0	3,828	11,204	15,033	
2 members	217,467	15,148	5,915	238,532	91.2	6.4	2.5	100.0	8,953	16,481	25,434	
3 members	228,913	40,154	5,873	274,941	83.3	14.6	2.1	100.0	15,544	19,123	34,668	
4 members	242,570	47,084	5,838	295,493	82.1	15.9	2.0	100.0	16,488	22,539	39,028	
5 members or more.....	294,278	48,927	8,867	352,074	83.6	13.9	2.5	100.0	14,698	20,417	35,115	
Number of earners												
1 earner	182,111	16,605	4,950	203,667	89.4	8.2	2.4	100.0	7,433	15,938	23,372	
2 earners	226,905	28,364	6,518	261,788	86.7	10.8	2.5	100.0	13,467	19,153	32,621	
2 earners	294,214	77,905	6,737	378,857	77.7	20.6	1.8	100.0	18,972	18,983	37,956	
4 earners or more	348,904	62,249	7,008	418,163	83.4	14.9	1.7	100.0	22,209	20,646	42,855	
Real net wealth												
up to 40 million lire	3,262	795	2,522	6,580	49.6	12.1	38.3	100.0	7,050	12,061	19,111	
from 40 to 100 million	69,568	5,263	2,419	77,251	90.1	6.8	3.1	100.0	6,757	9,703	16,461	
from 100 to 200 million	144,081	6,932	3,169	154,183	93.4	4.5	2.1	100.0	9,722	13,713	23,436	
from 200 to 400 million	263,526	11,884	6,110	281,521	93.6	4.2	2.2	100.0	13,493	21,226	34,719	
more than 400 million	728,437	148,761	16,875	894,075	81.5	16.6	1.9	100.0	22,940	32,934	55,874	
Town size												
up to 20,000 inhabitants	213,997	29,271	4,233	247,502	86.5	11.8	1.7	100.0	12,036	15,565	27,602	
from 20,000 to 40,000	231,517	29,107	5,436	266,062	87.0	10.9	2.0	100.0	12,845	17,473	30,318	
from 40,000 to 500,000	217,045	29,505	7,392	253,944	85.5	11.6	2.9	100.0	11,499	16,820	28,320	
more than 500,000	223,971	31,838	9,256	265,065	84.5	12.0	3.5	100.0	9,683	27,746	37,429	
Geographical area												
North	243,264	34,775	5,276	283,316	85.9	12.3	1.9	100.0	13,713	18,127	31,841	
Centre	257,315	41,013	9,393	307,722	83.6	13.3	3.1	100.0	12,474	22,901	35,375	
South and Islands	159,303	15,591	4,685	179,580	88.7	8.7	2.6	100.0	8,264	14,259	22,523	
Total	218,330	29,656	5,867	253,854	86.0	11.7	2.3	100.0	11,684	17,766	29,451	

(*) Referred to the head of household.

Household holding of real estate
(percentage of households)

Characteristics (*)	None	Principal residence	Other dwellings	Other buildings	Agricultural land	Non-agricultural land
Gender						
male.....	25.4	69.5	17.8	6.2	12.0	2.1
female	38.0	58.3	11.8	3.7	9.0	1.8
Age						
up to 30 years	54.3	39.1	8.8	3.4	2.4	2.0
31 to 40	39.1	55.1	13.0	4.2	7.8	2.7
41 to 50	25.1	68.4	17.8	6.2	11.6	2.1
51 to 65	19.8	76.0	22.5	6.9	14.3	2.5
over 65	29.8	67.4	12.0	4.9	11.2	1.2
Education						
none	38.0	58.8	7.1	3.1	15.9	1.5
elementary school	27.5	69.4	11.4	4.9	13.3	1.5
middle school	31.9	63.3	13.9	5.0	9.5	2.1
high school	25.3	69.1	22.1	6.9	8.4	2.0
university degree	21.0	69.6	37.7	9.0	12.6	5.2
Branch of activity						
agriculture	32.2	60.9	14.7	8.2	30.0	2.4
industry	30.5	63.9	13.8	3.9	6.3	2.3
public administration	28.3	66.8	19.9	3.9	10.1	2.4
other sector	28.2	63.4	21.0	11.5	10.5	2.3
not employed	28.6	68.5	14.3	4.4	12.5	1.8
Work status						
Employee						
blue-collar worker	38.4	56.2	8.4	1.9	8.4	1.9
office worker or school teacher	28.7	66.2	19.9	4.2	9.7	1.3
cadre or manager.....	20.0	70.7	29.7	5.2	6.8	4.6
total	32.1	62.2	15.9	3.3	8.8	2.0
Self-employed						
sole proprietor, member of arts or professions.....	19.3	71.3	29.5	12.4	12.6	4.0
other self-employed	23.7	69.1	18.9	16.9	12.1	2.6
total	21.9	70.0	23.3	15.0	12.3	3.2
Not employed						
retired	26.7	70.4	15.3	4.8	12.4	1.7
other	37.5	59.5	9.5	2.7	13.0	2.0
Total	28.6	68.5	14.3	4.4	12.5	1.8
Household size						
1 member	41.8	54.5	9.6	3.9	7.2	2.1
2 members	26.1	68.8	17.5	6.0	11.9	1.3
3 members	26.2	69.4	17.5	5.9	11.3	2.8
4 members	23.3	71.4	19.5	6.2	11.8	2.0
5 members or more	29.5	65.4	14.4	4.9	15.4	2.6
Number of earners						
1 earner	37.1	58.7	11.1	4.4	8.3	1.5
2 earners	23.9	70.9	19.3	6.3	12.0	2.0
2 earners	19.5	75.7	21.9	7.0	16.6	4.3
4 earners or more	12.7	83.4	24.2	5.4	20.5	1.9
Real net wealth						
up to 40 million lire	88.4	7.9	1.6	0.3	3.5	0.6
from 40 to 100 million	4.6	84.4	9.0	1.9	15.0	4.3
from 100 to 200 million	2.4	92.6	9.2	3.3	12.3	1.3
from 200 to 400 million	1.5	94.6	19.7	6.5	12.9	1.7
more than 400 million	1.1	95.6	50.3	18.6	19.1	4.8
Town size						
up to 20,000 inhabitants	24.6	71.1	14.6	5.9	15.2	2.4
from 20,000 to 40,000	26.9	68.3	14.5	5.3	12.0	2.0
from 40,000 to 500,000.....	30.4	65.4	17.9	5.5	6.8	1.7
more than 500,000	43.3	49.9	19.9	4.5	4.0	1.7
Geographical area						
North	29.0	66.4	17.5	5.3	7.1	1.8
Centre	30.8	62.6	19.3	5.8	10.6	2.9
South and Islands	27.6	68.8	12.3	5.6	17.4	1.9
Total	28.9	66.4	16.2	5.5	11.1	2.1

(*) Referred to the head of household.

Financial assets held by households at the end of 1998
(percentage of households)

Characteristics (*)	Bank deposits	CDs and repos	PO deposits	PO savings certificates	Italian government securities	Bonds and mutual funds	Shares	Portfolio management accounts	Foreign securities	Loans to co-operatives
Gender										
male.....	85.6	4.7	11.3	5.9	12.9	13.8	8.8	3.1	0.9	1.4
female	72.9	2.9	11.9	5.7	8.8	9.0	5.0	1.7	0.5	1.0
Age										
up to 30 years	85.7	0.7	11.0	4.5	3.7	9.4	3.9	1.2	0.1	0.7
31 to 40	89.3	3.6	11.0	8.3	9.3	18.4	9.8	2.0	1.3	1.5
41 to 50	87.7	4.7	10.2	7.2	12.4	12.3	7.9	3.0	0.8	1.7
51 to 65	84.7	5.8	11.0	5.2	14.6	14.5	9.5	4.1	0.8	1.3
over 65	70.6	3.4	13.3	4.3	11.5	7.7	5.5	1.8	0.5	1.1
Education										
none	50.4	0.7	10.4	3.8	2.4	1.0	1.0	0.3	0.0	0.6
elementary school	72.8	3.9	13.5	5.6	11.2	6.2	3.5	1.5	0.4	1.5
middle school	88.2	3.9	11.0	5.6	10.8	11.7	6.2	1.9	0.3	1.1
high school	93.2	4.8	11.5	7.7	14.8	20.0	13.6	5.0	1.2	1.6
university degree	96.6	9.1	6.7	5.3	20.4	32.2	22.4	6.9	3.9	1.5
Branch of activity										
agriculture	75.0	3.9	10.0	8.0	3.4	7.1	2.0	2.3	1.1	1.0
industry	90.0	4.0	10.5	5.8	11.5	15.1	7.9	3.0	1.1	1.6
public administration	93.8	5.4	13.5	9.1	11.4	14.5	7.7	2.9	1.2	1.7
other sector	92.0	4.6	8.5	7.0	12.1	19.6	14.7	3.7	1.2	1.5
not employed.....	73.2	3.8	12.4	4.5	12.2	8.9	5.7	2.2	0.4	1.1
Work status										
Employee										
blue-collar worker	83.2	2.1	12.3	7.4	7.3	8.2	3.0	0.6	0.1	1.5
office worker or school teacher	93.8	4.7	12.0	8.9	11.2	16.5	9.6	2.4	0.9	1.7
cadre or manager.....	99.7	7.8	7.1	6.6	21.5	29.6	22.3	4.3	4.2	2.2
total	89.7	3.9	11.5	8.0	10.7	14.3	8.1	1.8	0.9	1.7
Self-employed										
sole proprietor, member										
arts/profess.	96.9	5.6	6.0	6.3	13.4	27.9	21.7	9.7	2.1	1.3
other self-employed	93.0	7.0	10.0	4.7	12.7	15.3	9.2	4.4	1.8	1.2
total	94.6	6.4	8.4	5.4	13.0	20.5	14.3	6.6	1.9	1.2
Not employed										
retired	74.6	4.1	12.8	4.4	13.3	9.6	6.0	2.3	0.4	1.2
other	66.2	2.6	10.4	5.1	7.2	5.5	4.3	1.6	0.1	0.7
total	73.2	3.8	12.4	4.5	12.2	8.9	5.7	2.2	0.4	1.1
Household size										
1 member	72.9	2.7	10.9	4.5	10.9	8.0	4.7	1.9	0.6	0.8
2 members	79.9	5.4	10.4	4.4	12.3	12.5	7.7	2.5	0.8	1.5
3 members	88.0	4.6	12.1	7.0	13.6	15.5	9.6	3.6	1.2	1.8
4 members	87.7	4.0	11.8	8.0	10.6	14.6	9.6	3.1	0.7	1.3
5 members or more	79.2	3.4	13.7	5.3	10.2	9.3	5.9	1.6	0.3	0.7
Number of earners										
1 earner	75.9	3.0	9.9	4.5	10.0	8.4	4.7	1.8	0.6	0.7
2 earners	85.8	4.9	12.4	6.8	12.8	15.1	9.0	3.1	0.8	1.6
3 earners	90.4	6.0	12.8	8.1	14.8	17.3	12.2	4.0	1.5	2.3
4 earners or more	91.5	5.3	17.1	5.7	12.5	19.2	19.1	5.6	0.5	2.7
Household income										
up to 20 million lire.....	47.5	1.2	10.6	3.2	3.3	0.9	0.6	0.0	0.0	0.3
from 20 to 40 million.....	79.6	2.5	12.9	5.2	5.9	4.0	2.4	0.4	0.1	0.6
from 40 to 60 million.....	93.5	3.9	12.3	7.6	15.4	14.0	5.7	1.7	0.1	2.0
from 60 to 80 million.....	98.0	7.8	10.0	7.4	16.7	23.5	11.9	4.7	1.1	1.6
more than 80 million.....	99.7	9.8	9.2	6.6	27.1	36.7	31.7	12.2	4.4	2.9
Town size										
up to 20,000 inhabitants	80.6	4.4	13.8	6.8	10.4	10.1	7.2	3.0	0.8	0.8
from 20,000 to 40,000.....	84.2	4.3	10.3	6.1	11.9	12.7	7.5	2.1	0.9	1.7
from 40,000 to 500,000.....	82.5	4.6	10.3	5.3	13.6	15.8	8.1	2.2	0.7	2.6
more than 500,000.....	85.2	2.6	6.6	3.7	13.1	14.6	9.7	3.3	0.7	0.5
Geographical area										
North	93.0	5.4	8.2	4.6	17.2	18.6	11.6	4.6	1.4	2.0
Centre	89.2	4.0	12.4	7.3	11.0	10.9	6.2	2.1	0.6	1.8
South and Islands	62.1	2.7	15.8	6.9	4.2	4.5	3.1	0.2	0.0	0.0
Total	82.1	4.2	11.5	5.9	11.8	12.5	7.8	2.7	0.8	1.3

(*) Referred to the head of household.

Financial assets ever held by households
(percentage of households)

Characteristics (*)	Bank deposits	CDs and repos	PO deposits	PO savings certificates	Italian government securities	Bonds and mutual funds	Shares	Portfolio management accounts	Foreign securities	Loans to co-operatives
Gender										
male.....	88.6	14.7	18.4	13.5	34.5	19.8	12.7	3.7	2.0	2.2
female	79.2	8.7	17.5	12.9	26.8	11.6	6.8	2.5	1.3	1.3
Age										
up to 30 years	88.7	5.8	20.5	9.2	18.9	12.9	4.6	1.2	0.9	0.7
31 to 40	90.9	13.8	18.7	14.0	33.4	24.7	13.5	3.1	3.6	2.6
41 to 50	91.2	16.2	17.4	14.7	33.6	18.5	12.5	3.4	2.3	2.3
51 to 65	88.1	14.4	17.3	14.5	37.4	20.3	13.7	4.9	1.5	1.9
over 65	76.9	10.1	18.9	11.6	28.4	10.6	7.1	2.3	0.7	1.6
Education										
none	58.5	3.4	15.0	8.4	8.8	1.6	1.3	0.3	0.0	0.8
elementary school	79.1	9.6	19.7	13.2	27.3	8.2	5.5	1.7	0.4	2.0
middle school	90.8	11.8	18.1	13.4	31.3	16.2	9.1	2.2	0.9	1.7
high school	95.2	19.2	18.6	16.0	43.6	30.1	19.5	6.3	3.9	2.7
university degree	97.2	23.9	14.8	11.5	51.6	40.8	27.6	9.4	6.6	2.1
Branch of activity										
agriculture	75.8	14.7	20.0	16.9	25.1	13.2	4.5	2.3	1.1	1.2
industry	92.2	13.1	18.9	11.7	29.6	19.8	12.0	3.6	3.1	2.4
public administration	95.8	15.1	21.3	19.2	35.7	22.2	10.9	3.5	2.0	2.0
other sector	93.2	17.5	15.2	13.9	40.4	25.7	19.9	4.7	3.4	2.6
not employed.....	79.2	10.8	18.0	11.9	30.1	12.9	8.1	2.8	0.8	1.6
Work status										
Employee										
blue-collar worker	85.8	9.0	19.6	13.1	23.7	10.2	5.3	1.0	0.7	1.8
office worker or school teacher	95.5	16.4	20.7	18.5	38.7	25.9	13.6	3.2	2.3	2.1
cadre or manager.....	99.7	22.3	12.7	13.7	48.3	36.6	32.7	6.4	9.2	3.7
total	91.6	13.8	19.2	15.5	33.1	20.1	12.1	2.6	2.4	2.2
Self-employed										
sole proprietor, member arts/profess. .	97.7	25.1	15.8	13.4	44.9	37.5	28.2	11.1	5.9	3.8
other self-employed	94.7	14.6	16.5	12.5	35.0	20.2	12.4	4.5	2.4	1.8
total	96.0	18.9	16.2	12.8	39.1	27.3	18.9	7.2	3.8	2.6
Not employed										
retired	80.1	11.2	18.2	12.4	32.5	14.1	8.6	3.0	0.8	1.7
other	75.0	8.9	16.7	9.6	18.0	7.2	5.9	1.9	0.5	1.1
total	79.2	10.8	18.0	11.9	30.1	12.9	8.1	2.8	0.8	1.6
Household size										
1 member	79.4	8.3	15.6	10.4	25.8	10.7	6.2	2.6	0.9	1.1
2 members	83.7	13.1	17.9	12.9	33.0	17.4	10.3	3.4	1.4	2.3
3 members	91.2	15.8	19.4	15.2	38.4	22.4	13.8	4.2	2.8	2.6
4 members	90.0	14.9	18.7	15.0	32.2	20.0	14.7	3.8	2.2	2.0
5 members or more	83.7	11.0	20.0	12.4	29.4	13.7	7.2	1.8	0.9	1.1
Number of earners										
1 earner	80.7	10.0	16.4	10.9	25.6	12.1	7.6	2.5	1.2	1.3
2 earners	89.0	14.9	19.6	15.1	36.3	21.0	12.4	3.8	2.1	2.2
3 earners	93.8	16.2	18.5	15.6	42.2	22.6	16.2	4.7	2.5	3.1
4 earners or more	93.9	18.1	24.1	17.4	42.4	29.4	23.4	5.8	3.3	3.9
Household income										
up to 20 million lire.....	57.3	4.1	15.3	7.9	9.6	1.3	1.1	0.1	0.0	0.6
from 20 to 40 million.....	84.3	8.8	19.9	12.0	21.7	7.0	3.9	0.7	0.1	0.9
from 40 to 60 million.....	95.6	13.5	19.0	16.6	40.0	19.8	9.5	2.5	0.6	3.0
from 60 to 80 million.....	98.7	20.1	18.3	17.4	46.8	31.8	17.9	5.7	3.9	2.7
more than 80 million.....	99.8	28.2	16.0	14.3	63.5	48.6	39.6	14.1	8.5	4.0
Town size										
up to 20,000 inhabitants	84.6	12.9	20.1	14.5	28.7	14.7	10.2	3.2	1.7	1.3
from 20,000 to 40,000.....	87.5	15.5	17.4	13.7	32.5	19.4	11.2	3.0	1.7	2.5
from 40,000 to 500,000.....	86.4	13.9	17.3	12.1	36.4	20.6	11.6	3.3	1.8	3.4
more than 500,000.....	89.0	9.6	13.8	11.1	38.1	20.2	13.1	4.4	2.2	1.1
Geographical area										
North	95.1	15.7	14.4	12.0	43.8	25.9	16.0	5.5	2.8	2.8
Centre	91.7	11.8	19.1	15.2	32.8	15.1	9.6	2.9	1.7	2.5
South and Islands	69.5	9.7	23.1	14.2	15.5	6.7	4.7	0.5	0.3	0.3
Total	86.0	13.0	18.2	13.3	32.4	17.5	11.1	3.4	1.8	2.0

(*) Referred to the head of household.

Bank deposits by type
(percentage of households)

Characteristics (*)	Bank current accounts	Bank savings accounts	Bank deposits
Gender			
male.....	78.4	25.8	85.6
female	59.0	29.0	72.9
Age			
up to 30 years	79.9	24.4	85.7
31 to 40	84.3	27.9	89.3
41 to 50	83.0	27.0	87.7
51 to 65	77.3	24.8	84.7
over 65	53.6	28.0	70.6
Education			
none	24.1	31.7	50.4
elementary school	59.7	28.6	72.8
middle school	81.1	26.0	88.2
high school	90.4	24.4	93.2
university degree	95.8	23.3	96.6
Branch of activity			
agriculture	55.9	38.7	75.0
industry	86.2	26.7	90.0
public administration	91.3	25.1	93.8
other sector	88.3	26.3	92.0
not employed.....	58.9	26.8	73.2
Work status			
Employee			
blue-collar worker	75.5	26.7	83.2
office worker or school teacher	91.7	26.4	93.8
cadre or manager.....	99.6	20.9	99.7
total	85.3	25.9	89.7
Self-employed			
sole proprietor, member of arts or professions	94.6	27.4	96.9
other self-employed	89.4	29.3	93.0
total	91.5	28.5	94.6
Not employed			
retired	60.4	26.4	74.6
other	52.1	28.5	66.2
total	58.9	26.8	73.2
Household size			
1 member	58.6	22.9	72.9
2 members	68.6	25.5	79.9
3 members	81.7	28.4	88.0
4 members	82.3	28.9	87.7
5 members or more	71.4	28.5	79.2
Number of earners			
1 earner	65.4	21.7	75.9
2 earners	77.8	30.0	85.8
3 earners	83.1	31.0	90.4
4 earners or more	81.8	36.9	91.5
Household income			
up to 20 million lire.....	31.2	21.8	47.5
from 20 to 40 million	65.5	27.2	79.6
from 40 to 60 million	88.8	28.4	93.5
from 60 to 80 million	95.5	26.7	98.0
more than 80 million.....	98.8	29.1	99.7
Town size			
up to 20,000 inhabitants	68.1	31.0	80.6
from 20,000 to 40,000.....	73.1	28.5	84.2
from 40,000 to 500,000.....	76.8	26.7	82.5
more than 500,000.....	83.5	9.4	85.2
Geographical area			
North	86.9	27.7	93.0
Centre	81.8	23.8	89.2
South and Islands	47.8	26.9	62.1
Total	73.0	26.7	82.1

(*) Referred to the head of household.

Post Office deposits by type
(percentage of households)

Characteristics (*)	PO current accounts	PO savings accounts	PO deposits
Gender			
male.....	1.0	10.4	11.3
female.....	0.8	11.3	11.9
Age			
up to 30 years.....	0.3	10.8	11.0
31 to 40.....	0.9	10.0	11.0
41 to 50.....	0.9	9.4	10.2
51 to 65.....	0.9	10.2	11.0
over 65.....	1.1	12.4	13.3
Education			
none.....	0.4	10.0	10.4
elementary school.....	0.8	12.9	13.5
middle school.....	0.8	10.3	11.0
high school.....	1.4	10.2	11.5
university degree.....	1.1	5.8	6.7
Branch of activity			
agriculture.....	0.9	9.1	10.0
industry.....	0.9	9.6	10.5
public administration.....	1.1	12.6	13.5
other sector.....	0.7	7.8	8.5
not employed.....	1.0	11.6	12.4
Work status			
Employee			
blue-collar worker.....	0.6	11.7	12.3
office worker or school teacher.....	0.9	11.1	12.0
cadre or manager.....	1.8	5.3	7.1
total.....	0.9	10.7	11.5
Self-employed			
sole proprietor, member of arts or professions.....	1.8	4.5	6.0
other self-employed.....	0.3	9.8	10.0
total.....	0.9	7.6	8.4
Not employed			
retired.....	1.1	11.9	12.8
other.....	0.3	10.2	10.4
total.....	1.0	11.6	12.4
Household size			
1 member.....	1.0	10.1	10.9
2 members.....	0.9	9.6	10.4
3 members.....	0.9	11.2	12.1
4 members.....	1.0	10.9	11.8
5 members or more.....	0.8	13.2	13.7
Number of earners			
1 earner.....	0.9	9.1	9.9
2 earners.....	1.0	11.5	12.4
2 earners.....	0.7	12.2	12.8
4 earners or more.....	2.1	15.4	17.1
Household income			
up to 20 million lire.....	0.5	10.2	10.6
from 20 to 40 million.....	0.4	12.6	12.9
from 40 to 60 million.....	0.5	12.0	12.3
from 60 to 80 million.....	0.7	9.4	10.0
more than 80 million.....	0.5	8.8	9.2
Town size			
up to 20,000 inhabitants.....	0.8	13.1	13.8
from 20,000 to 40,000.....	1.4	8.9	10.3
from 40,000 to 500,000.....	0.9	9.5	10.3
more than 500,000.....	1.1	5.7	6.6
Geographical area			
North.....	0.5	7.8	8.2
Centre.....	1.4	11.0	12.4
South and Islands.....	1.3	14.7	15.8
Total.....	0.9	10.7	11.5

(*) Referred to the head of household.

Interest rates on bank current account
(percentages)

Characteristics (*)	Gross interest rate	Interest rate not known (percentage of households)
Gender		
male	2.1	9.0
female	1.9	10.2
Age		
up to 30 years	2.0	16.1
31 to 40	2.1	8.7
41 to 50	2.1	10.2
51 to 65	2.0	9.7
over 65	2.0	7.5
Education		
none	2.1	4.3
elementary school	1.9	9.5
middle school	2.0	10.4
high school	2.1	9.6
university degree	2.2	9.0
Branch of activity		
agriculture	1.9	6.4
industry	2.0	11.0
public administration.....	2.1	11.6
other sector	2.3	9.6
not employed.....	1.9	8.1
Work status		
Employee		
blue-collar worker	1.9	11.7
office worker or school teacher	2.0	10.4
cadre or manager	2.3	10.5
total	2.0	11.0
Self-employed		
sole proprietor, member of arts or professions	2.4	10.3
other self-employed	2.2	8.7
total	2.3	9.3
Not employed		
retired	1.9	7.9
other	2.1	9.3
total.....	1.9	8.1
Household size		
1 member	1.9	10.0
2 members	2.0	8.7
3 members	2.0	10.7
4 members	2.1	7.6
5 members or more.....	2.1	9.9
Number of earners		
1 earner	2.0	10.8
2 earners	2.1	7.7
2 earners	2.0	10.1
4 earners or more	1.9	7.4
Household income		
up to 20 million lire.....	2.0	7.9
from 20 to 40 million	2.0	10.1
from 40 to 60 million	2.0	8.9
from 60 to 80 million	2.0	11.1
more than 80 million.....	2.2	8.1
Town size		
up to 20,000 inhabitants	2.0	7.5
from 20,000 to 40,000	2.0	10.3
from 40,000 to 500,000	2.1	8.7
more than 500,000.....	1.9	16.3
Geographical area		
North	1.9	10.3
Centre	2.0	12.0
South and Islands	2.3	6.2
Total	2.0	9.3

(*) Referred to the head of household.

Forms of insurance held by households
(percentage of households)

Characteristics (*)	Life insurance	Private supplementary pension plans
Gender		
male	27.1	8.9
female	14.4	5.1
Age		
up to 30 years	23.9	6.4
31 to 40	36.3	14.3
41 to 50	35.3	11.4
51 to 65	25.0	7.9
over 65	6.0	1.6
Education		
none	4.1	0.4
elementary school	12.4	5.0
middle school	28.3	8.5
high school	34.3	11.2
university degree	37.8	15.5
Branch of activity		
agriculture	27.6	8.9
industry	32.8	14.5
public administration.....	32.7	8.6
other sector	40.8	13.6
not employed.....	11.9	3.4
Work status		
Employee		
blue-collar worker	26.1	10.5
office worker or school teacher	33.1	9.9
cadre or manager	48.5	16.7
total	31.7	11.0
Self-employed		
sole proprietor, member of arts or professions	48.4	19.7
other self-employed	41.1	12.8
total	44.1	15.7
Not employed		
retired	10.8	3.3
other	17.4	3.9
total.....	11.9	3.4
Household size		
1 member	8.7	3.0
2 members	16.5	4.8
3 members	30.2	11.5
4 members	34.3	12.5
5 members or more.....	33.2	6.4
Number of earners		
1 earner	16.6	5.2
2 earners	27.6	8.5
2 earners	33.5	13.1
4 earners or more	33.9	18.4
Household income		
up to 20 million lire.....	6.6	1.0
from 20 to 40 million	14.5	4.8
from 40 to 60 million	31.1	8.8
from 60 to 80 million	34.2	11.8
more than 80 million.....	46.6	19.6
Town size		
up to 20,000 inhabitants	22.4	6.9
from 20,000 to 40,000	27.3	9.6
from 40,000 to 500,000	23.4	8.6
more than 500,000.....	24.8	8.4
Geographical area		
North	27.2	11.9
Centre	25.0	8.5
South and Islands	17.5	1.6
Total	23.6	7.9

(*) Referred to the head of household.

Use of cheques
(percentage of households)

Characteristics (*)	Number of bank cheques written per month				monthly bank cheques per household (**)
	up to 3	from 4 to 6	more than 6	Total	
Gender					
male.....	90.5	5.8	3.7	100.0	1.6
female	96.7	2.6	0.7	100.0	0.8
Age					
up to 30 years	93.1	5.3	1.6	100.0	1.1
31 to 40	90.6	5.2	4.2	100.0	1.7
41 to 50	89.9	7.0	3.1	100.0	1.5
51 to 65	90.5	5.3	4.2	100.0	1.7
over 65	96.3	2.9	0.8	100.0	0.9
Education					
none	99.5	0.3	0.1	100.0	0.3
elementary school	96.5	2.0	1.5	100.0	0.8
middle school	92.1	5.6	2.3	100.0	1.2
high school	87.3	7.8	4.9	100.0	1.9
university degree	81.7	10.2	8.1	100.0	2.6
Branch of activity					
agriculture	96.5	2.1	1.5	100.0	1.2
industry	91.3	5.3	3.3	100.0	1.4
public administration	92.0	5.3	2.6	100.0	1.3
other sector	81.9	10.4	7.7	100.0	2.6
not employed.....	95.8	3.0	1.2	100.0	1.0
Work status					
Employee					
blue-collar worker	96.9	2.1	1.0	100.0	0.7
office worker or school teacher	92.6	4.5	2.9	100.0	1.3
cadre or manager.....	84.3	11.8	4.0	100.0	2.1
total	93.6	4.3	2.2	100.0	1.2
Self-employed					
sole proprietor, member of arts or professions	69.3	17.6	13.1	100.0	3.9
other self-employed	80.7	10.8	8.6	100.0	2.6
total	76.0	13.6	10.5	100.0	3.2
Not employed					
retired	95.6	3.1	1.3	100.0	1.0
other	96.7	2.3	1.0	100.0	0.9
total	95.8	3.0	1.2	100.0	1.0
Household size					
1 member	97.5	1.9	0.6	100.0	0.7
2 members	92.6	4.4	3.1	100.0	1.4
3 members	89.5	6.5	4.0	100.0	1.6
4 members	90.6	6.3	3.1	100.0	1.6
5 members or more	90.5	5.5	4.0	100.0	1.9
Number of earners					
1 earner	95.0	3.0	2.0	100.0	1.1
2 earners	90.4	6.2	3.4	100.0	1.6
2 earners	89.2	6.8	4.0	100.0	1.8
4 earners or more	86.5	8.7	4.9	100.0	1.8
Household income					
up to 20 million lire.....	98.9	0.7	0.5	100.0	0.6
from 20 to 40 million.....	95.8	2.5	1.7	100.0	0.9
from 40 to 60 million.....	91.9	4.9	3.2	100.0	1.3
from 60 to 80 million.....	88.8	7.5	3.7	100.0	1.6
more than 80 million.....	77.4	14.6	8.0	100.0	2.9
Town size					
up to 20,000 inhabitants	94.2	3.8	1.9	100.0	1.1
from 20,000 to 40,000.....	92.0	5.2	2.8	100.0	1.3
from 40,000 to 500,000.....	90.5	6.3	3.2	100.0	1.6
more than 500,000.....	88.2	5.9	5.9	100.0	2.2
Geographical area					
North	91.7	5.4	2.9	100.0	1.3
Centre	90.3	5.8	3.9	100.0	1.7
South and Islands	94.1	3.7	2.2	100.0	1.6
Total	92.2	4.9	2.9	100.0	1.4

(*) Referred to the head of household. (**) For households with a bank current account only.

Use of payment instruments
(percentage of households)

Characteristics (*)	Credit transfers	Direct debits of rent or condominium expenses	Direct debits of utility bills	Direct debits of credit card payments	Direct debits of other periodic payments	P.O.S. terminals
Gender						
male.....	13.0	8.0	39.3	17.3	12.7	30.5
female	6.7	6.9	28.7	10.1	7.0	18.5
Age						
up to 30 years	9.8	6.3	38.3	17.4	8.5	42.2
31 to 40	17.5	9.8	42.0	23.2	18.9	43.3
41 to 50	12.8	9.7	39.3	22.0	16.6	38.6
51 to 65	12.8	7.8	39.5	16.1	10.8	27.2
over 65	5.2	5.2	27.4	4.6	3.2	6.6
Education						
none	0.0	1.3	6.2	0.3	0.4	1.9
elementary school	4.2	4.7	26.1	5.2	6.0	11.3
middle school	9.0	8.7	38.4	14.5	11.9	29.9
high school	21.2	11.3	51.3	28.5	18.4	44.7
university degree	32.8	11.8	58.6	36.7	18.8	54.8
Branch of activity						
agriculture	4.0	3.1	17.9	4.1	6.3	11.1
industry	12.7	10.7	42.1	22.2	16.9	42.6
public administration.....	14.2	7.2	39.7	22.5	18.0	43.7
other sector	21.9	11.6	48.1	26.8	18.3	40.4
not employed	6.7	5.7	30.3	7.6	5.0	13.5
Work status						
Employee						
blue-collar worker	5.2	6.9	29.9	9.9	11.8	30.7
office worker or school teacher	16.3	9.2	44.2	23.9	18.0	48.5
cadre or manager.....	27.3	13.1	59.3	47.8	26.6	65.9
total	12.6	8.6	39.5	20.3	16.2	42.5
Self-employed						
sole proprietor, member arts/professions ...	35.7	13.0	57.5	42.1	23.4	49.9
other self-employed	16.0	12.1	44.3	21.3	17.5	27.4
total	24.1	12.4	49.8	29.9	19.9	36.7
Not employed						
retired	7.3	5.8	32.2	7.4	4.8	13.6
other	4.1	5.3	21.5	8.7	6.1	13.4
total.....	6.7	5.7	30.3	7.6	5.0	13.5
Household size						
1 member	7.0	7.0	30.3	7.4	5.7	13.0
2 members	9.8	8.3	36.1	13.7	8.2	22.9
3 members	14.2	9.3	39.4	20.4	15.0	36.0
4 members	13.9	6.0	40.8	19.2	15.2	36.0
5 members or more.....	10.9	7.6	31.1	14.7	11.5	25.4
Number of earners						
1 earner	9.0	6.0	30.7	9.5	7.8	19.0
2 earners	12.8	8.9	40.9	19.2	13.8	33.4
2 earners	14.2	10.0	40.3	23.1	14.3	33.5
4 earners or more	14.2	8.0	43.0	19.2	11.9	38.3
Household income						
up to 20 million lire	1.5	3.7	14.4	2.0	2.8	4.4
from 20 to 40 million.....	5.9	5.6	25.2	5.8	6.6	15.7
from 40 to 60 million.....	10.4	9.7	43.1	15.7	11.8	34.4
from 60 to 80 million.....	19.7	9.8	52.4	27.8	19.7	48.5
more than 80 million	32.2	13.0	67.4	45.4	24.6	54.1
Town size						
up to 20,000 inhabitants	8.1	6.2	33.6	12.5	10.1	21.2
from 20,000 to 40,000	10.4	7.5	38.2	16.2	10.5	26.5
from 40,000 to 500,000.....	14.3	9.9	40.6	18.7	12.3	31.6
more than 500,000	18.0	9.0	36.6	18.5	13.4	41.0
Geographical area						
North	15.8	13.3	54.0	21.6	14.9	37.4
Centre	11.3	5.1	30.6	15.0	12.7	30.2
South and Islands	4.8	1.0	14.0	6.5	4.7	10.6
Total	11.3	7.7	36.4	15.4	11.1	27.2

(*) Referred to the head of household.

Possession of credit and ATM cards (Bancomat)
(percentage of households)

Characteristics (*)	Credit card	ATM card (Bancomat)	Credit card or ATM card (Bancomat)
Gender			
male.....	23.1	54.1	55.8
female	12.8	33.7	34.5
Age			
up to 30 years	26.2	64.6	66.3
31 to 40	31.0	67.8	69.4
41 to 50	28.2	61.9	64.7
51 to 65	21.2	53.5	54.6
over 65	6.1	19.2	20.2
Education			
none	0.7	6.4	7.0
elementary school	5.7	27.1	27.9
middle school	19.1	55.3	57.2
high school	39.2	72.4	74.3
university degree	48.1	79.9	82.3
Branch of activity			
agriculture	10.3	34.9	34.9
industry	26.5	66.4	67.9
public administration	31.4	73.9	75.7
other sector	37.9	65.0	67.9
not employed.....	9.5	30.1	31.2
Work status			
Employee			
blue-collar worker	12.4	56.6	57.3
office worker or school teacher	33.6	75.7	76.8
cadre or manager.....	65.8	90.9	93.3
total	27.8	68.9	69.9
Self-employed			
sole proprietor, member of arts or professions	53.1	74.2	77.6
other self-employed	29.3	52.2	57.1
total	39.2	61.3	65.6
Not employed			
retired	9.6	30.2	31.2
other	8.8	29.6	31.2
total	9.5	30.1	31.2
Household size			
1 member	10.5	28.3	29.0
2 members	17.4	39.6	41.0
3 members	26.3	61.4	63.0
4 members	25.2	62.5	64.6
5 members or more	22.0	49.0	51.2
Number of earners			
1 earner	13.1	38.2	39.2
2 earners	25.2	54.3	56.2
2 earners	28.1	63.1	65.8
4 earners or more	27.6	62.8	63.3
Household income			
up to 20 million lire.....	2.8	11.2	11.6
from 20 to 40 million.....	8.4	35.3	36.5
from 40 to 60 million.....	21.3	61.1	62.1
from 60 to 80 million.....	36.8	75.5	79.1
more than 80 million.....	56.7	83.5	86.3
Town size			
up to 20,000 inhabitants	16.0	41.7	43.3
from 20,000 to 40,000.....	19.0	47.1	49.0
from 40,000 to 500,000.....	24.2	54.0	55.2
more than 500,000.....	29.1	63.7	65.0
Geographical area			
North	25.8	58.5	60.3
Centre	23.3	57.0	58.3
South and Islands	10.5	28.9	30.2
Total	20.3	48.5	50.0

(*) Referred to the head of household.

Total income by means of payment
(share of income)

Characteristics (*)	Cash	Credited directly to bank current accounts	Cheques or banker's drafts	Post office money orders	Other	Total income
Gender						
male	24.6	58.9	14.7	0.9	0.9	100.0
female	34.2	51.2	12.0	1.7	0.9	100.0
Age						
up to 30 years	27.5	50.1	21.6	0.7	0.1	100.0
31 to 40	24.8	55.8	18.8	0.3	0.4	100.0
41 to 50	20.5	61.7	17.0	0.3	0.4	100.0
51 to 65	25.4	59.1	13.8	0.9	0.9	100.0
over 65	36.0	52.4	6.7	2.7	2.2	100.0
Education						
none	64.3	21.7	9.4	3.5	1.0	100.0
elementary school	36.7	44.9	15.1	1.9	1.4	100.0
middle school	27.4	55.9	15.7	0.7	0.4	100.0
high school	19.6	66.4	12.8	0.5	0.7	100.0
university degree	10.1	73.3	14.1	0.7	1.8	100.0
Branch of activity						
agriculture	36.6	36.3	25.7	0.7	0.6	100.0
industry	19.7	59.1	20.6	0.1	0.5	100.0
public administration.....	16.6	74.7	8.1	0.1	0.5	100.0
other sector	30.4	46.1	22.7	0.2	0.6	100.0
not employed.....	31.5	56.4	8.3	2.4	1.5	100.0
Work status						
Employee						
blue-collar worker	24.3	57.5	17.9	0.1	0.2	100.0
office worker or school teacher	14.8	74.5	10.3	0.1	0.3	100.0
cadre or manager.....	9.0	82.3	8.7	0.0	0.0	100.0
total	17.1	69.9	12.7	0.1	0.2	100.0
Self-employed						
sole proprietor, member of arts or professions ..	22.8	47.5	28.1	0.2	1.5	100.0
other self-employed	49.9	20.5	28.5	0.4	0.7	100.0
total	34.9	35.4	28.3	0.3	1.2	100.0
Not employed						
retired	30.8	58.5	6.8	2.4	1.6	100.0
other	36.5	41.4	19.0	2.4	0.7	100.0
total.....	31.5	56.4	8.3	2.4	1.5	100.0
Household size						
1 member	32.5	55.0	8.9	2.3	1.3	100.0
2 members	28.1	58.8	9.9	1.4	1.8	100.0
3 members	24.2	58.7	15.8	1.0	0.4	100.0
4 members	23.3	58.6	17.1	0.5	0.6	100.0
5 members or more.....	30.4	50.1	18.2	0.4	0.8	100.0
Number of earners						
1 earner	27.6	58.0	11.9	1.5	1.0	100.0
2 earners	25.8	58.0	14.4	0.8	1.1	100.0
2 earners	27.0	53.9	17.7	1.2	0.2	100.0
4 earners or more	24.7	59.3	14.1	0.3	1.6	100.0
Household income						
up to 20 million lire.....	66.2	19.1	9.9	2.6	2.2	100.0
from 20 to 40 million	39.8	44.8	12.5	2.1	0.8	100.0
from 40 to 60 million	27.1	56.8	14.3	1.2	0.7	100.0
from 60 to 80 million	18.5	66.5	13.9	0.3	0.7	100.0
more than 80 million.....	16.5	66.0	16.0	0.5	1.1	100.0
Town size						
up to 20,000 inhabitants	29.8	54.2	13.8	1.2	1.0	100.0
from 20,000 to 40,000.....	28.2	53.9	16.1	1.1	0.7	100.0
from 40,000 to 500,000	24.3	60.6	13.7	0.6	0.8	100.0
more than 500,000.....	19.5	63.4	14.9	1.2	1.1	100.0
Geographical area						
North	17.4	66.2	14.5	0.8	1.1	100.0
Centre	28.5	53.2	16.6	0.9	0.7	100.0
South and Islands	45.2	41.0	11.3	1.6	0.8	100.0
Total.....	26.5	57.4	14.2	1.0	0.9	100.0

(*) Referred to the head of household.

Cash held at home
(thousands of lire, percentages)

Characteristics (*)	Average cash held by household ...			
	...usually	... at the time of a withdrawal	...usually	... at the time of a withdrawal
	(thousands of lire)		(percentage of annual expenditure)	
Gender				
male.....	712	251	1.9	0.6
female	608	185	2.4	0.6
Age				
up to 30 years	531	153	1.7	0.4
31 to 40	580	187	1.6	0.5
41 to 50	714	238	1.7	0.5
51 to 65	740	251	1.9	0.6
over 65	696	263	2.7	0.8
Education				
none	661	278	3.5	0.8
elementary school	695	221	2.5	0.6
middle school	684	226	2.0	0.6
high school	653	228	1.5	0.5
university degree	756	300	1.4	0.5
Branch of activity				
agriculture	667	269	1.8	0.5
industry	706	213	1.8	0.5
public administration	665	232	1.7	0.6
other sector	681	239	1.6	0.5
not employed.....	682	240	2.4	0.7
Work status				
Employee				
blue-collar worker	703	197	2.2	0.5
office worker or school teacher	613	218	1.5	0.5
cadre or manager.....	691	219	1.3	0.4
total	663	209	1.7	0.5
Self-employed				
sole proprietor, member of arts or professions	738	313	1.2	0.5
other self-employed	743	253	1.9	0.6
total	741	278	1.6	0.6
Not employed				
retired	694	247	2.4	0.7
other	624	196	2.5	0.5
total	682	240	2.4	0.7
Household size				
1 member	531	184	2.4	0.7
2 members	707	246	2.2	0.6
3 members	690	235	1.8	0.6
4 members	734	247	1.8	0.5
5 members or more	804	269	1.9	0.5
Number of earners				
1 earner	604	206	2.2	0.6
2 earners	728	244	1.9	0.6
2 earners	806	298	1.8	0.6
4 earners or more	772	219	1.5	0.4
Household income				
up to 20 million lire.....	478	189	3.0	0.6
from 20 to 40 million.....	683	212	2.6	0.7
from 40 to 60 million.....	738	229	2.0	0.6
from 60 to 80 million.....	715	259	1.6	0.6
more than 80 million.....	839	301	1.2	0.4
Town size				
up to 20,000 inhabitants	686	249	2.2	0.7
from 20,000 to 40,000.....	709	234	2.1	0.6
from 40,000 to 500,000.....	680	226	1.8	0.5
more than 500,000.....	658	199	1.6	0.4
Geographical area				
North	628	197	1.7	0.5
Centre	695	220	1.8	0.5
South and Islands	757	320	2.8	0.8
Total	683	234	2.0	0.6

(*) Referred to the head of household.

Principal residence by tenure
(percentage of households)

Characteristics (*)	Owned by the household	Rented or sublet	Occupied under redemption agreement	Occupied in usufruct, free of charge, etc.	Total
Gender					
male.....	68.9	21.1	0.6	9.3	100.0
female	57.7	27.1	0.6	14.6	100.0
Age					
up to 30 years	39.0	41.3	0.1	19.6	100.0
31 to 40	54.9	28.8	0.2	16.0	100.0
41 to 50	67.9	22.1	0.5	9.5	100.0
51 to 65	75.4	19.5	0.6	4.5	100.0
over 65	66.4	19.5	1.0	13.1	100.0
Education					
none	58.3	21.7	0.6	19.5	100.0
elementary school	68.5	21.5	0.9	9.1	100.0
middle school	62.7	26.7	0.6	9.9	100.0
high school	68.7	19.4	0.4	11.5	100.0
university degree	69.6	21.9	....	8.5	100.0
Branch of activity					
agriculture	60.1	18.8	0.8	20.4	100.0
industry	63.5	24.6	0.4	11.5	100.0
public administration	66.5	25.0	0.4	8.1	100.0
other sector	63.0	25.8	0.4	10.8	100.0
not employed.....	67.7	20.6	0.8	10.9	100.0
Work status					
Employee					
blue-collar worker	55.9	30.4	0.3	13.4	100.0
office worker or school teacher	65.7	23.6	0.5	10.2	100.0
cadre or manager.....	70.7	19.7	0.0	9.6	100.0
total	61.8	26.2	0.4	11.6	100.0
Self-employed					
sole proprietor, member of arts or professions	70.9	20.5	0.4	8.3	100.0
other self-employed	68.6	22.1	0.6	8.7	100.0
total	69.5	21.5	0.5	8.5	100.0
Not employed					
retired	69.5	19.4	0.8	10.2	100.0
other	58.9	26.6	0.6	13.9	100.0
total	67.7	20.6	0.8	10.9	100.0
Household size					
1 member	53.9	25.5	0.7	20.0	100.0
2 members	68.1	23.3	0.7	7.8	100.0
3 members	69.0	22.1	0.4	8.5	100.0
4 members	71.0	19.9	0.4	8.7	100.0
5 members or more	64.4	24.0	1.0	10.6	100.0
Number of earners					
1 earner	58.1	26.3	0.6	15.0	100.0
2 earners	70.2	21.0	0.7	8.2	100.0
2 earners	75.5	18.2	0.2	6.1	100.0
4 earners or more	83.3	13.3	0.1	3.3	100.0

Principal residence by tenure
(percentage of households)

Characteristics (*)	Owned by the household	Rented or sublet	Occupied under redemption agreement	Occupied in usufruct, free of charge, etc.	Total
Household income					
up to 20 million lire.....	42.5	39.9	1.1	16.5	100.0
from 20 to 40 million.....	62.5	25.2	0.5	11.8	100.0
from 40 to 60 million.....	69.5	19.9	0.6	10.0	100.0
from 60 to 80 million.....	78.2	13.9	0.7	7.3	100.0
more than 80 million.....	87.5	7.0	0.1	5.5	100.0
Town size					
up to 20,000 inhabitants	70.9	16.8	0.2	12.1	100.0
from 20,000 to 40,000.....	67.5	21.4	0.8	10.3	100.0
from 40,000 to 500,000.....	64.3	25.7	1.1	8.8	100.0
more than 500,000.....	49.0	39.7	1.0	10.4	100.0
Geographical area					
North	66.1	23.9	0.3	9.7	100.0
Centre	61.9	24.4	0.6	13.1	100.0
South and Islands	67.8	20.1	1.0	11.1	100.0
Location of the dwelling					
isolated area, countryside.....	72.7	7.5	....	19.7	100.0
town outskirts	65.9	24.2	1.0	9.0	100.0
semi-central	64.1	25.2	0.7	9.9	100.0
town centre.....	65.1	24.6	0.3	10.0	100.0
other	69.3	13.6	0.2	16.9	100.0
Neighbourhood status					
upscale	74.0	16.7	0.4	8.9	100.0
run-down	41.2	40.9	1.9	16.0	100.0
middle.....	64.7	23.7	0.6	11.1	100.0
Dwelling rating					
luxury	88.0	3.9	....	8.1	100.0
upscale.....	80.1	12.8	0.0	7.0	100.0
mid-range	70.0	18.8	0.3	10.9	100.0
modest	58.6	27.2	0.7	13.6	100.0
low-income.....	37.2	54.4	2.3	6.2	100.0
very low-income	30.3	40.0	5.2	24.6	100.0
Size					
up to 60 m ²	43.4	39.3	1.1	16.2	100.0
from 60 a 80 m ²	50.1	35.9	0.6	13.3	100.0
from 80 a 100 m ²	67.5	21.4	0.8	10.3	100.0
from 100 a 120 m ²	78.8	11.4	0.3	9.5	100.0
more than 120 m ²	89.5	5.2	0.1	5.2	100.0
Total	65.9	22.8	0.6	10.8	100.0

(*) Referred to the head of household.

Value, imputed rent and rate of return of principal residences
(thousands of lire, percentages)

Characteristics (*)	Value	Imputed rent	Rate of return	Imputed rent as percentage of income of owners
Gender				
male.....	261,963	9,441	3.6	15.9
female	212,902	8,073	3.8	20.3
Age				
up to 30 years	254,447	9,554	3.8	21.5
31 to 40	236,624	9,234	3.9	16.6
41 to 50	290,755	10,137	3.5	15.9
51 to 65	255,431	9,410	3.7	15.4
over 65	221,073	7,930	3.6	19.0
Education				
none	130,699	4,855	3.7	17.6
elementary school	195,568	7,475	3.8	18.1
middle school	252,256	9,174	3.6	18.0
high school	314,895	11,091	3.5	15.4
university degree	380,935	13,623	3.6	13.9
Branch of activity				
agriculture	248,391	8,344	3.4	14.1
industry	286,538	10,160	3.5	15.7
public administration	272,628	9,372	3.4	14.9
other sector	295,867	11,407	3.9	16.0
not employed.....	218,149	8,020	3.7	18.3
Work status				
Employee				
blue-collar worker	215,363	8,073	3.7	16.9
office worker or school teacher	275,453	9,918	3.6	16.2
cadre or manager.....	330,430	13,238	4.0	14.2
total	258,264	9,608	3.7	16.0
Self-employed				
sole proprietor, member of arts or professions	393,959	13,647	3.5	12.9
other self-employed	304,454	10,378	3.4	16.9
total	342,094	11,753	3.4	14.7
Not employed				
retired	220,189	8,087	3.7	17.6
other	206,484	7,640	3.7	24.0
total	218,149	8,020	3.7	18.3
Household size				
1 member	211,993	7,939	3.7	25.2
2 members	230,910	8,551	3.7	17.2
3 members	259,618	9,455	3.6	15.4
4 members	266,072	9,983	3.8	15.6
5 members or more	310,143	9,638	3.1	14.0
Number of earners				
1 earner	231,713	8,448	3.6	21.6
2 earners	247,596	9,286	3.8	16.1
3 earners	296,209	9,688	3.3	12.3
4 earners or more	315,848	11,872	3.8	12.1

Value, imputed rent and rate of return of principal residences
(thousands of lire, percentages)

Characteristics (*)	Value	Imputed rent	Rate of return	Imputed rent as percentage of income of owners
Household income				
up to 20 million lire.....	121,579	4,330	3.6	31.6
from 20 to 40 million.....	178,804	6,768	3.8	22.3
from 40 to 60 million.....	249,060	9,257	3.7	18.7
from 60 to 80 million.....	292,704	10,804	3.7	15.6
more than 80 million.....	436,223	15,065	3.5	12.2
Town size				
up to 20,000 inhabitants	243,982	7,972	3.3	16.3
from 20,000 to 40,000.....	232,993	8,725	3.7	16.5
from 40,000 to 500,000.....	246,705	9,921	4.0	16.4
more than 500,000.....	312,086	13,422	4.3	18.5
Geographical area				
North	283,606	10,543	3.7	16.8
Centre	287,523	11,021	3.8	17.7
South and Islands	183,197	6,084	3.3	15.3
Location of the dwelling				
isolated area, countryside.....	230,804	7,641	3.3	16.2
town outskirts	231,033	8,744	3.8	16.6
semi-central.....	236,576	9,427	4.0	17.0
town centre.....	278,639	9,484	3.4	16.4
other	291,258	9,370	3.2	16.4
Neighbourhood status				
upscale.....	349,755	11,732	3.4	17.2
run-down.....	139,019	6,014	4.3	17.6
middle	217,409	8,257	3.8	16.4
Dwelling rating				
luxury	680,850	18,538	2.7	20.8
upscale	425,370	14,258	3.4	16.2
mid-range	244,630	9,006	3.7	16.7
modest.....	131,943	5,575	4.2	16.0
low-income.....	126,764	6,095	4.8	17.9
very low-income	117,261	4,373	3.7	16.4
Size				
up to 60 m2	89,645	4,831	5.4	15.8
from 60 a 80 m2	160,674	7,529	4.7	16.1
from 80 a 100 m2	206,275	8,222	4.0	16.9
from 100 a 120 m2	248,832	9,008	3.6	15.4
more than 120 m2	421,430	12,895	3.1	17.5
Total	250,129	9,111	3.6	16.6

(*) Referred to the head of household.

Value, rent and rate of return of rented residences by characteristics of tenants and dwellings
(thousands of lire, percentages)

Characteristics (*)	Value	Rent	Gross rate of return for the owner	Rent as percentage of income of tenants
Gender				
male.....	160,895	5,534	3.4	14.2
female	141,788	4,732	3.3	19.1
Age				
up to 30 years	146,551	5,832	4.0	19.8
31 to 40	156,979	5,933	3.8	16.8
41 to 50	169,076	5,602	3.3	14.5
51 to 65	167,075	5,358	3.2	13.4
over 65	131,598	4,113	3.1	15.6
Education				
none	80,397	3,125	3.9	17.6
elementary school	125,862	4,135	3.3	14.7
middle school	147,033	5,121	3.5	15.3
high school	199,802	6,809	3.4	16.8
university degree	274,007	8,894	3.2	13.3
Branch of activity				
agriculture	97,850	2,858	2.9	14.4
industry	165,077	5,681	3.4	13.8
public administration	166,027	6,079	3.7	14.1
other sector	180,900	6,685	3.7	15.5
not employed.....	137,638	4,326	3.1	17.0
Work status				
Employee				
blue-collar worker	134,167	4,785	3.6	13.8
office worker or school teacher	170,351	6,297	3.7	15.3
cadre or manager.....	250,255	8,500	3.4	12.7
total	158,445	5,700	3.6	14.2
Self-employed				
sole proprietor, member of arts or professions	255,850	8,232	3.2	13.1
other self-employed	164,475	6,444	3.9	17.4
total	200,504	7,149	3.6	15.2
Not employed				
retired	139,078	4,292	3.1	15.6
other	132,559	4,445	3.4	24.6
total	137,638	4,326	3.1	17.0
Household size				
1 member	125,712	4,441	3.5	21.5
2 members	152,416	5,309	3.5	15.7
3 members	184,103	6,030	3.3	14.9
4 members	154,910	5,264	3.4	13.2
5 members or more	155,816	5,260	3.4	12.7
Number of earners				
1 earner	135,183	4,766	3.5	21.5
2 earners	171,057	5,857	3.4	13.2
2 earners	190,973	5,666	3.0	10.5
4 earners or more	175,456	5,070	2.9	7.2

Value, rent and rate of return of rented residences by characteristics of tenants and dwellings
(thousands of lire, percentages)

Characteristics (*)	Value	Rent	Gross rate of return for the owner	Rent as percentage of income of tenants
Household income				
up to 20 million lire.....	108,804	3,861	3.5	31.0
from 20 to 40 million.....	147,976	5,260	3.6	18.5
from 40 to 60 million.....	178,614	5,894	3.3	12.0
from 60 to 80 million.....	226,894	7,279	3.2	10.6
more than 80 million.....	306,360	9,149	3.0	7.8
Town size				
up to 20,000 inhabitants	123,966	4,397	3.5	14.0
from 20,000 to 40,000.....	150,372	5,199	3.5	15.7
from 40,000 to 500,000.....	159,278	5,171	3.2	15.0
more than 500,000.....	197,900	6,767	3.4	17.2
Geographical area				
North	161,238	5,568	3.5	14.5
Centre	186,356	5,985	3.2	16.5
South and Islands	120,962	4,258	3.5	16.4
Location of the dwelling				
isolated area, countryside.....	186,000	5,182	2.8	13.4
town outskirts	132,095	4,595	3.5	14.6
semi-central.....	168,919	5,803	3.4	15.7
town centre.....	162,989	5,501	3.4	15.8
other	136,997	4,621	3.4	15.5
Neighbourhood status				
upscale.....	210,281	6,677	3.2	14.7
run-down.....	101,933	3,477	3.4	13.9
middle	147,337	5,136	3.5	15.7
Dwelling rating				
luxury	451,862	12,958	2.9	20.9
upscale	270,379	8,509	3.1	15.0
mid-range	179,519	6,084	3.4	16.4
modest.....	117,169	4,325	3.7	14.3
low-income.....	109,921	3,674	3.3	13.6
very low-income	59,424	2,244	3.8	11.6
Size				
up to 60 m2	93,820	4,153	4.4	16.6
from 60 a 80 m2	135,932	4,861	3.6	15.1
from 80 a 100 m2	184,163	5,901	3.2	15.5
from 100 a 120 m2	235,006	6,512	2.8	12.4
more than 120 m2	359,220	9,403	2.6	16.3
Total	154,644	5,272	3.4	15.3

(*) Referred to the head of household.

**APPENDIX C:
QUESTIONNAIRE**

BANCA D'ITALIA

SURVEY OF ITALIAN HOUSEHOLDS' INCOME AND WEALTH 1998

QUESTIONNAIRE HEAD OF HOUSEHOLD

(I BILANCI DELLE FAMIGLIE ITALIANE NEL 1998)

1. NO. QUESTIONNAIRE	|_|_|_|_|_|_|_|_|_|
2. DATE OF INTERVIEW:	|_|_|_|/|_|_|_|/1999
3. TIME OF INTERVIEW:	|_|_|_|,|_|_|_|
4. NO. OF THE PC	|N|0|0|_|_|_|
5. PLACE OF INTERVIEW:	_____ TOWN _____ PROVINCE
6. ISTAT CODE	|_|_|_|_|_|_|_|_|_|
7. TYPE OF SAMPLE UNIT:	
- unit drawn from the primary list	1
- substitute (from replacement list)	2
- interviewed in 1996 (Panel)	3
- new household formed by members of a household interviewed in 1996 (ex panel)	4
- supplementary sample	5
	→ No. of questionnaire of the original household |_|_|_|_|_|_|_|_|_|

A. COMPOSITION OF HOUSEHOLD AT END OF 1998

ALL HOUSEHOLDS

I would first like to record the composition of the household. Can you please list all household members as of 31 December 1998?

(Include all persons that normally lived in this dwelling at 31 December 1998 who contributed at least part of their income to the household. Also include any members temporarily absent; e.g. on vacation, temporarily away for study, etc. and any non-relatives that lived stably in the household at 31 December 1998.)

This household comprised persons, including children.

|_|_|_| No. of persons from 0 years of age upwards living in this household at 31 December 1998

Record personal data for each member of household.

Use one column for each person, beginning with the head of household (H.H.), followed by the other household members. For each household member, record first name, gender, position in household, place of birth, date of birth, etc. until all the requested information has been obtained for each household member.

N.B. Identify the effective head of household, i.e. the person primarily responsible for the household budget.

Record information for the head of household in column 1 and continue with the remaining household members. Follow the same order in subsequent pages.

In the case of the prolonged absence or death of the head of household, record the data for the person as reported at 31.12.1998 and interview the best-informed person that has replaced the head of household in that role.

Member number →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (enter) →									
A01. Gender									
- male	1	1	1	1	1	1	1	1	1
- female	2	2	2	2	2	2	2	2	2
A02. Household position									
- head of household (H.H.)	1	1	1	1	1	1	1	1	1
- spouse/partner of H.H.		2	2	2	2	2	2	2	2
- son/daughter of H.H.		3	3	3	3	3	3	3	3
- parent of H.H.		4	4	4	4	4	4	4	4
- other relative of H.H.		5	5	5	5	5	5	5	5
- other household member not related to H.H.		6	6	6	6	6	6	6	6
A03. Place of birth									
<i>If in Italy, enter province code ...</i>	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|
<i>If abroad, enter whether born in:</i>									
- Eastern Europe	1	1	1	1	1	1	1	1	1
- Western Europe	2	2	2	2	2	2	2	2	2
- North America.....	3	3	3	3	3	3	3	3	3
- Central or South America.....	4	4	4	4	4	4	4	4	4
- Africa	5	5	5	5	5	5	5	5	5
- Asia	6	6	6	6	6	6	6	6	6
- Oceania	7	7	7	7	7	7	7	7	7
A04. Year of birth.....	19____	19____	19____	19____	19____	19____	19____	19____	19____

FOR PANEL ONLY
Question A05, A06, A07, A08

Keep the order in which members are listed unchanged with respect to 31.12.1998, adding members that left the household in 1996 or 1998

Member number →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (enter) →									
A05. If joined household in 1996-1998, give reason									
- born	1	1	1	1	1	1	1	1	1
- other	2	2	2	2	2	2	2	2	2
A06. If left household in 1996-1998, give reason:									
- death	1	1	1	1	1	1	1	1	1
- transfer to barracks, nursing home, hospital, prison, etc.	2	2	2	2	2	2	2	2	2
- moved abroad	3	3	3	3	3	3	3	3	3
- formed new household, marriage (give new address)	4	4	4	4	4	4	4	4	4
- other (give new address) .	5	5	5	5	5	5	5	5	5
A07. Give new address, including telephone number									
A08. Year in which joined/left the household	96 97 98	96 97 98	96 97 98	96 97 98	96 97 98	96 97 98	96 97 98	96 97 98	96 97 98
Member order in 1996 survey (at 31.12.1995) (Interviewer! complete always!)									

ALL HOUSEHOLDS

Member number →	CONTINUE WITH HOUSEHOLD MEMBERS PRESENT AT 31.12.1998								
	H.H. 1	2	3	4	5	6	7	8	9
A09. MARITAL STATUS									
- married	1	1	1	1	1	1	1	1	1
- single	2	2	2	2	2	2	2	2	2
- separated/divorced	3	3	3	3	3	3	3	3	3
- widower/widow	4	4	4	4	4	4	4	4	4
A10. PLACE OF ABODE AT THE END OF 1993									
<i>If in Italy, enter province code →</i>	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|
<i>If abroad, specify:</i>									
- Eastern Europe	1	1	1	1	1	1	1	1	1
- Western Europe	2	2	2	2	2	2	2	2	2
- North America.....	3	3	3	3	3	3	3	3	3
- Central or South America.....	4	4	4	4	4	4	4	4	4
- Africa	5	5	5	5	5	5	5	5	5
- Asia	6	6	6	6	6	6	6	6	6
- Oceania	7	7	7	7	7	7	7	7	7

(Keep the order in which members are listed unchanged)

Member number →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (enter) →									
A11. EDUCATIONAL QUALIFICATION (Give highest qualification earned)									
- none	1	1	1	1	1	1	1	1	1
- elementary school	2	2	2	2	2	2	2	2	2
- middle school.....	3	3	3	3	3	3	3	3	3
- professional secondary school diploma (3 years of study)	4	4	4	4	4	4	4	4	4
- high school	5	5	5	5	5	5	5	5	5
- associate's degree or other short course university degree	6	6	6	6	6	6	6	6	6
- bachelor's degree	7	7	7	7	7	7	7	7	7
- post-graduate qualification	8	8	8	8	8	8	8	8	8
<i>(If high school diploma - 5 year course of study)</i> A12. HIGH SCHOOL DIPLOMA									
- school for professional studies	1	1	1	1	1	1	1	1	1
- technical school.....	2	2	2	2	2	2	2	2	2
- high schools specialised in classical, scientific or language studies	3	3	3	3	3	3	3	3	3
- art schools and institutes	4	4	4	4	4	4	4	4	4
- teacher training school.....	5	5	5	5	5	5	5	5	5
- other	6	6	6	6	6	6	6	6	6
<i>(If short-course university degree, bachelor's degree or post-graduate qualification)</i> A13. UNIVERSITY DEGREE OR DIPLOMA									
- mathematics, physics, chemistry, biology, sciences, pharmacy.....	01	01	01	01	01	01	01	01	01
- agricultural or veterinary sciences	02	02	02	02	02	02	02	02	02
- medicine and dentistry.....	03	03	03	03	03	03	03	03	03
- engineering.....	04	04	04	04	04	04	04	04	04
- architecture or city-planning...	05	05	05	05	05	05	05	05	05
- economics or statistics.....	06	06	06	06	06	06	06	06	06
- political science, sociology	07	07	07	07	07	07	07	07	07
- law	08	08	08	08	08	08	08	08	08
- arts, philosophy, languages ...	09	09	09	09	09	09	09	09	09
- other	10	10	10	10	10	10	10	10	10

QUESTIONS A14 AND A15 FOR PANEL ONLY

(If new members have joined the household since the last interview - see question A05)

A14. Following the changes in your household between the end of 1995 and the end of 1998, has there been an increase in the property or savings owned by your household? In other words, has someone contributed **(Interviewer: read!)?**

	Yes	No	<i>(If "Yes"):</i> <i>value?</i>
- houses, land, buildings, businesses?.....	1	2	Lit |_|_|_|_|,|_|_|_|_|,000
- cash or other forms of savings such as current accounts, Treasury bills, etc.?	1	2	Lit |_|_|_|_|,|_|_|_|_|,000

(If members have left the household since the last interview - see question A06)

A15. Following the changes in your household between the end of 1995 and the end of 1998, has there been a decrease in the property or savings owned by your household? **(Interviewer: read!)?**

	Yes	No	<i>(If "Yes"):</i> <i>value?</i>
- houses, land, buildings, businesses?	1	2	Lit |_|_|_|_|,|_|_|_|_|,000
- cash or other forms of savings such as current accounts, Treasury bills, etc.	1	2	Lit |_|_|_|_|,|_|_|_|_|,000

FOR HEAD OF HOUSEHOLD AND SPOUSE
(If spouse is deceased, interview head of household only)

ALL HOUSEHOLDS

	HEAD OF HOUSEHOLD		SPOUSE	
	Father	Mother	Father	Mother
(SHOW CARD A16-A17-A18)				
What were the educational qualifications, employment status and sector of activity of your parents <u>when they were your current age</u> ? (If the parent was retired or deceased at that age, refer to time preceding retirement or death)				
- Unknown/No response/Ignored	0	0	0	0
→ Dom. A20				
A16. Educational qualification:				
- none	1	1	1	1
- elementary school	2	2	2	2
- middle school	3	3	3	3
- high school	4	4	4	4
- university degree	5	5	5	5
A17. Work status:				
- blue-collar worker	1	1	1	1
- office worker	2	2	2	2
- teacher	3	3	3	3
- junior manager, official	4	4	4	4
- senior manager	5	5	5	5
- member of the professions	6	6	6	6
- entrepreneur	7	7	7	7
- free lance	8	8	8	8
- not employed	9	9	9	9
A18. Sector (if employed):				
- agriculture, fishing	1	1	1	1
- industry	2	2	2	2
- general government	3	3	3	3
- other (commerce, artisan, other services)	4	4	4	4
(Questions 19-20 only for parents who did not live in this household at 31.12.1998)				
A19. In what year were your parents born?	1 | | | |	1 | | | |	1 | | | |	1 | | | |
A20. Were your parents still alive at 31.12.1998?				
- Yes	1	1	1	1
- No	2	2	2	2
- Unknown/No response/Ignored	3	3	3	3
A21. Did you have brothers or sisters who <u>were not</u> residing with you at 31.12.1998?				
- Yes	1	1	1	1
- No → Question A23	2	2	2	2
A22. (If "Yes"):				
- number of brothers .....	| | |	| | |	| | |	| | |
- number of sisters .....	| | |	| | |	| | |	| | |
A23. Did you have children who did not reside with you at 31.12.1998?				
- Yes		1		
- No → Question B01		2		
A24. (if "Yes"): How many children? .....		| | |		

→ Go to Section B

B. EMPLOYMENT AND INCOMES

(Keep the order in which members are listed unchanged)

NAME (enter) →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
<p>B01. In 1998 was (name) employed or not? I.e. did he/she have paid employment? <i>(Consider the prevalent status in 1998)</i></p> <p><i>(If "employed")</i> What was the main employment of (name) for the greater part of the year? <i>(Show card B01a)</i></p> <p><i>(If "not employed")</i> What was the status of (name) in 1998? <i>(Show card B01b)</i></p> <ul style="list-style-type: none"> • EMPLOYEE <ul style="list-style-type: none"> - blue-collar worker or similar (including apprentices and homeworkers) 01 01 01 01 01 01 01 01 01 - office worker 02 02 02 02 02 02 02 02 02 - school teacher in any type of school (including teachers with term appointments, those under special contracts and similar) 03 03 03 03 03 03 03 03 03 - junior manager/cadre 04 04 04 04 04 04 04 04 04 - manager, senior official, principal, headmaster, university teacher, magistrate 05 05 05 05 05 05 05 05 05 - other <i>(specify)</i>: _____ • SELF-EMPLOYED <ul style="list-style-type: none"> - member of the arts or professions 06 06 06 06 06 06 06 06 06 - sole proprietor 07 07 07 07 07 07 07 07 07 - free-lance 08 08 08 08 08 08 08 08 08 - owner or member of a family business 09 09 09 09 09 09 09 09 09 - active shareholder/partner 10 10 10 10 10 10 10 10 10 - other <i>(specify)</i>: _____ • NOT EMPLOYED <ul style="list-style-type: none"> - first-job seeker 11 11 11 11 11 11 11 11 11 - unemployed 12 12 12 12 12 12 12 12 12 - homemaker 13 13 13 13 13 13 13 13 13 - well-off 14 14 14 14 14 14 14 14 14 - job pensioner 15 15 15 15 15 15 15 15 15 - non-job pensioner (disability/survivor's/social pension) 16 16 16 16 16 16 16 16 16 - student (from primary school up) 17 17 17 17 17 17 17 17 17 - pre-school-age child 18 18 18 18 18 18 18 18 18 - conscript 19 19 19 19 19 19 19 19 19 - other <i>(specify)</i>: _____ 									

(Keep the order in which members are listed unchanged)

NAME (enter) →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
B02. If <u>unemployed</u> or a <u>job pensioner</u> Before becoming a pensioner or unemployed, what was .....(name)'s employment status? (Show card B02) ▪ employee - blue-collar worker or similar (including apprentices and homeworkers) 01 01 01 01 01 01 01 01 01 - office worker 02 02 02 02 02 02 02 02 02 - school teacher in any type of school (including teachers with term appointments, those under special contracts and the like) 03 03 03 03 03 03 03 03 03 - junior manager/cadre 04 04 04 04 04 04 04 04 04 - manager, senior official, principal, headmaster, university teacher or magistrate 05 05 05 05 05 05 05 05 05 - other (specify): ▪ self-employed - member of the arts or professions 06 06 06 06 06 06 06 06 06 - sole proprietor..... 07 07 07 07 07 07 07 07 07 - free-lance 08 08 08 08 08 08 08 08 08 - owner or member of a family business 09 09 09 09 09 09 09 09 09 - active shareholder/partner 10 10 10 10 10 10 10 10 10 - other (specify):									
B03. If <u>employed</u>, a <u>job pensioner</u> or <u>unemployed</u> Indicate the branch of activity of the company in which the member works/worked. (Show card B03) - agriculture, hunting, forestry, fishing, fish-farming and related services 1 1 1 1 1 1 1 1 1 - mining, food products, beverages and tobacco products, textiles, clothing, leather products, timber, wooden products, furniture, paper, chemical and metal products, other manufactures, production and distribution of electric power, gas and water..... 2 2 2 2 2 2 2 2 2 - building and construction 3 3 3 3 3 3 3 3 3 - wholesale and retail trade, repair of motor vehicles and motorcycles, lodging and catering services 4 4 4 4 4 4 4 4 4 - transport, warehouse and storage and communication services..... 5 5 5 5 5 5 5 5 5 - services of credit and insurance institutions..... 6 6 6 6 6 6 6 6 6 - real estate and renting services, IT services, research, other professional and business activities 7 7 7 7 7 7 7 7 7 - domestic services provided to households and other private services 8 8 8 8 8 8 8 8 8 - general government, defence, education, health and other public services 9 9 9 9 9 9 9 9 9 - extraterritorial organizations and entities 10 10 10 10 10 10 10 10 10									

REMARKS: _____

(Keep the order in which members are listed unchanged)

NAME (enter) →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
EMPLOYMENT OPPORTUNITIES									
B04. In 1998 did (name) do anything to find employment (temporary or otherwise) or to change his/her employment? - Yes → Question B06 - No	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2
(If employed or a pensioner → Question B06) B05. Can you tell me why you did not look for employment? (Do not prompt!) • for family reasons: - to look after members of the household (children, old people) - to have more time to spend with the family - other family reasons • because the household's income was sufficient..... • because it would not have been worthwhile economically • because of the difficulty of finding work • for health/disability reasons..... • because I was waiting for public competitive exams • because I was studying • because I was doing/waiting to do military service • other (specify):	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4
	5	5	5	5	5	5	5	5	5
	6	6	6	6	6	6	6	6	6
	7	7	7	7	7	7	7	7	7
	8	8	8	8	8	8	8	8	8
	9	9	9	9	9	9	9	9	9
	10	10	10	10	10	10	10	10	10
	11	11	11	11	11	11	11	11	11
B06. In 1998, did (name) find or change employment or at any rate have an opportunity of doing so? - Yes - No → Question B09	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2
(If "Yes" to question B06) B07. How many such opportunities, taken up or not, <u>did he/she have</u> altogether in 1998?.....	□	□	□	□	□	□	□	□	□
B08. How many did he/she turn down?.....	□	□	□	□	□	□	□	□	□
LIFETIME WORK EXPERIENCE									
B09. Consider all the activities, including temporary ones, performed up to 31.12.1998: how many activities had (name) performed, including the one, if any, being performed at 31.12.1998? - none → Question B18 or B26 or B32 - one - more than one, specify:	00	00	00	00	00	00	00	00	00
	01	01	01	01	01	01	01	01	01
	□	□	□	□	□	□	□	□	□
B10. The work experiences of .....(name) were - only as an employee - only self employment - both as an employee and self employment	01	01	01	01	01	01	01	01	01
	02	02	02	02	02	02	02	02	02
	03	03	03	03	03	03	03	03	03
B11. How old was (name) when he/she began to work? (the answer should refer to the first activity performed)	□	□	□	□	□	□	□	□	□

(Keep the order in which members are listed unchanged)

NAME (enter) →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
B12. Considering the lifetime work experience of (name) , did he/she ever pay, or his/her employer pay, pension contributions, even for a short period (and even if long ago)?									
- Yes	1	1	1	1	1	1	1	1	1
- No → Question B14	2	2	2	2	2	2	2	2	2
(If "Yes") B13. For how many years?.....	|_|	|_|	|_|	|_|	|_|	|_|	|_|	|_|	|_|
(If for less than a year) For how many months?.....	|_|	|_|	|_|	|_|	|_|	|_|	|_|	|_|	|_|

FOR THE "NOT EMPLOYED" MEMBERS OF THE HOUSEHOLD (see Question B01) → go to Question B18 or B26 or B32

B14. At what age does (name) expect to retire (or did he/she retire)?	|_|	|_|	|_|	|_|	|_|	|_|	|_|	|_|	|_|
If the activity performed was the <u>only one</u> → Question B16									
B17. How old was (name) when he/she began the activity he/she was performing at 31/12/1998?	|_|	|_|	|_|	|_|	|_|	|_|	|_|	|_|	|_|
B16. During 1998 was (name) ever absent from work on grounds of sickness (excluding maternity)?									
- No, never → Question B18 or B26 or B32	1	1	1	1	1	1	1	1	1
- Yes	2	2	2	2	2	2	2	2	2
(If "Yes"): B17. For how many days? .....	|_|	|_|	|_|	|_|	|_|	|_|	|_|	|_|	|_|

TO ALL THE EMPLOYED MEMBERS OF THE HOUSEHOLD (see Question B01)

(Keep the order in which members are listed unchanged)

NAME (enter) →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
<i>NB: consider the main activity engaged in 1998 (Question B01)</i>									
B18. Did you have to observe specific working hours? Yes No → Question B24	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
B19. Did you, either always or occasionally, have to work at night (10 p.m. - 6 a.m.)? Yes..... No.....	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
B20. Did you, either always or occasionally, have to work on holidays (Sundays or bank holidays)? Yes No.....	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
B21. In 1998 did you have to work overtime or on usually non-working days because your employer/customer/Government Agency (effectively) obliged you to do so? Often Sometimes Rarely Never..... Not Applicable	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
B22. How much freedom did you have to establish your own time to enter and leave your workplace and your working hours? Much Enough Little Nothing	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
(Show card B23) B23. During the year did your working hours... ... remain normally identical vary on a regular basis during each week vary regularly from one week to another vary monthly on a regular basis vary irregularly	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
B24. In 1998, how many nights (10 p.m. - 6 a.m.) did you work?.....									
B25. In 1998, how many bank holidays did you work?.....									

REMARKS : _____

**TO THE EMPLOYED AND UNEMPLOYED MEMBERS AND FIRST-JOB SEEKERS
(EXCLUDE PENSIONERS, HOUSEWIVES AND STUDENTS)**

(Keep the order in which members are listed unchanged)

NAME (enter) →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
<p>B26. Regardless of your employment status in 1998, what is your employment status <u>at present</u>?</p> <p>- employed → Question B28</p> <p>- unemployed → Question B28</p> <p>- first-job-seeker → Question B28</p> <p>- pensioner → Question B32</p>	1	1	1	1	1	1	1	1	1
<p>B27. Do you expect to retire or give up your employment <u>voluntarily</u> in the next 12 months?</p> <p>- Yes → Question B32</p> <p>- no → Question B32</p>	1	1	1	1	1	1	1	1	1
<p>(Show card B28)</p> <p>B28 If you had to give a score of from 0 to 100 to the chances that you will <u>remain in or find employment</u> in the next 12 months, what would it be? ("0" if certain of not working, "100" if certain of working).</p> <p style="text-align: center;">Probability of working</p> <p style="text-align: center;">(enter score) →</p>	|_|	|_|	|_|	|_|	|_|	|_|	|_|	|_|	|_|
<p>B29. Assuming that you remain in or find employment in the next 12 months, can you say what is the <u>minimum</u> overall ANNUAL amount you expect to earn, net of taxes, including overtime, bonuses, fringe benefits, etc.?</p> <p>Minimum amount you expect to earn in the next 12 months (enter minimum earnings expected) →</p>									
<p>B30. And what is the <u>maximum</u>?</p> <p>Maximum amount you expect to earn in the next 12 months (enter maximum earnings expected) →</p>									
<p>INTERVIEWER! Calculate $X = \frac{\text{MAXIMUM} + \text{MINIMUM}}{2}$</p> <p>B31. What is the probability that you will earn more than X? If you had to give a score of between 0 and 100 to the chances of earning more than X, what would it be? ("0" if certain of earning less than X, "100" if certain of earning more than X) (Show card B31)</p> <p style="text-align: center;">(enter score) →</p>	|_|	|_|	|_|	|_|	|_|	|_|	|_|	|_|	|_|

(*) Questions B26...B31 are directed to the individual members of the household. In the event of a member being absent, contact him/her by phone
 - Member(s) interviewed by phone
 (Circle the number(s)) →

1	2	3	4	5	6	7	8	9
---	---	---	---	---	---	---	---	---

(Keep the order in which members are listed unchanged)

NAME (enter) →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
ALL HOUSEHOLDS									
B32. In 1998 did (name) receive income from <u>payroll employment</u> , whether full or part time, continuous or occasional? - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
B33. In 1998 again did (name) receive income from <u>self-employment</u> as a: a) member of the professions, sole proprietor or free lance?..... - Yes - No b) owner or member of a family business? - Yes - No c) active shareholder/partner? - Yes - No	1 2 1 2 1 2	1 2 1 2 1 2	1 2 1 2 1 2	1 2 1 2 1 2	1 2 1 2 1 2	1 2 1 2 1 2	1 2 1 2 1 2	1 2 1 2 1 2	1 2 1 2 1 2
B34. And in 1998 did (name) receive income from a <u>job, disability, long-service, old-age, social, or survivor's pension</u> or a <u>pension (life annuity)</u> under a private insurance policy? - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
B35. And in 1998 did (name) receive : a) payments under casualty, life or health insurance policies? - Yes - No b) unemployment benefits of any kind or employee severance pay? - Yes - No c) Economic support of any kind from public or private bodies? - Yes - No d) Scholarships, gifts or cash from relations or friends not living in the house, alimony, or other income? - Yes - No	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2

N.B. . Summarize the position of each member by circling the number opposite each of the alternatives envisaged.
 . Consider every activity performed and every pension.
 . Compile the annexes corresponding to the numbers circled before continuing with Section C of the interview

	ANNEXES								
	B1	B1	B1	B1	B1	B1	B1	B1	B1
• employee ("Yes" to question B32)	B1	B1	B1	B1	B1	B1	B1	B1	B1
• member of the professions, sole proprietor or free-lance ("Yes" to question B33a)	B2	B2	B2	B2	B2	B2	B2	B2	B2
• family business (compile only one B3 for all the members) ("Yes" to question B33b)	B3	B3	B3	B3	B3	B3	B3	B3	B3
• active shareholder/partner ("Yes" to question B33c)	B4	B4	B4	B4	B4	B4	B4	B4	B4
• pensioner (all types of pension) ("Yes" to question B34)	B5	B5	B5	B5	B5	B5	B5	B5	B5
• recipient of other income ("Yes" to question B35)	B6	B6	B6	B6	B6	B6	B6	B6	B6

N.B. The annexes are to be compiled with the individual members of the household. Only in the absence of the person concerned are they to be compiled with another member of the household with knowledge of the facts.

• Member(s) interviewed personally ? (if "Yes" circle)	H.H.1	2	3	4	5	6	7	8	9

N.B. fill in this section only after interviewing all the income earners in the household

C. PAYMENT INSTRUMENTS AND FORMS OF SAVING

PAYMENT INSTRUMENTS

N.B. SAY: ALL THE FOLLOWING QUESTIONS CONCERN ALL THE MEMBERS OF YOUR HOUSEHOLD. WHEN YOU ANSWER THEM THINK ABOUT WHAT THEY ALL DO, NOT ONLY ABOUT WHAT YOU DO.

- C01. In 1998 did you or another member of your household have a ... *(Interviewer! Read one line at a time and enter codes!)*
 C02. *(If "Yes"):* How many?
 C03. *(If "Yes"):* How many members had at least one ... *(Interviewer! Read one line at a time and enter codes!)*

	Yes	No		N° of accounts/books	N° of holders
- <u>bank current account</u> ?	1	2		|_|_|	|_|_|
- <u>bank savings book</u> ?	1	2		|_|_|	|_|_|
- <u>PO current account</u> ?	1	2		|_|_|	|_|_|
- <u>PO savings book</u> ?	1	2		|_|_|	|_|_|

N.B. - If not "bank user(s)" but "PO user(s)" → **Question C31**
 - If not "bank user(s)" nor "PO user(s)" → **Question C37**

IF BANK USER(S)

- C04. Does your household have current accounts (or savings books) with just one bank or with several banks?
 C05. *(If with several banks):* How many banks?

- with just one bank 1
 - with several banks 2 → N° of banks |_|_|_|

- C06. Which bank do you use? *(Full name of the bank)*

- _____
 - _____
 - _____

- C07. Does your household use other financial intermediaries (e.g. SIM)?

- Yes 1 → N° of intermediaries |_|_|_|
 - No 2 → **Question C09**

- C08. Which intermediary do you use? *(Full name of the intermediary)*

- _____
 - _____

- C09. Consider the bank you use most: for how many years have you (and your household) been going to this bank?
- less than 2 years 1
 - from 2 to 4 years 2
 - from 5 to 10 years 3
 - more than 10 years 4
 - don't know 5

- C10. What made you prefer this bank (when you and your household began to use it)?
(Don't prompt! Maximum two answers)
- convenience with respect to home or place of work 1
 - good terms (interest rates, charges) 1
 - rapidity of banking transactions 1
 - courtesy of the staff 1
 - the number and variety of the services supplied 1
 - personal acquaintances 1
 - it is the bank of my employer (or of my business) 1
 - it is a famous, important bank 1
 - other answer (specify): 1
 - don't know, no particular reason 1

IF HOLDS ONLY BANK SAVINGS BOOKS → Question C31

IF HOLDS BANK CURRENT ACCOUNTS

(If more than one current account, refer to the most important)

C11. What is the gross interest rate at this bank (i.e. the most used bank)? |_|_|. |_|_| %

Or, approximately:

- less than 3% 1
- between 3% and 4.9% 2
- between 5% and 6.9% 3
- between 7% and 8.9% 4
- 9% or more 5
- don't know 6

C12. Do you (or another member of your household) have a current account overdraft facility (i.e. the possibility of being "in the red") or some other form of credit facility (other than a mortgage loan)?

(Consider all banks used and exclude credit facilities used for business purposes).

C13. **(If "Yes"):** What is the maximum amount available? (sum all the credit facilities available)

- Yes .. 1 → - Lire |_|_|_|_|, |_|_|_|_|,000 total credit facilities
- No 2
- Don't know 3

We will talk about the possession and use of various payment instruments.

C14. In 1998, did you (or another member of your household) issue bank cheques to make payments? **(Exclude cheques issued to make withdrawals)**

C15. **(If "Yes"):** How many cheques did your household issue on average per month in 1998?

- Yes 1 → - No. of cheques issued on average per month |_|_|
- - No. of cheques issued on average in 1998 |_|_|

Question C15
Members not considered
(enter ref. numbers of members)
|_|_|

C16. In 1998 did you, or another member of your household, use direct debits to make recurrent payments, such as: **(Interviewer! Read one line at a time and enter codes!)**

	Yes	No	
payment of utility bills	1	2	→ Question C17
payment of rent, condominium expenses, etc.....	1	2	
settlement of credit card payments	1	2	
other periodic payments.	1	2	

C17. **(Interviewer! If current account direct debit NOT used for utility bills):**

Why don't you use these services? **(Don't prompt!)**

- we did not know we could 1
- we are afraid of errors 1
- we used them in the past, but were not satisfied 1
- we prefer to be free to choose the date of payment 1
- the supply contracts are not in the name of the current account holders 1
- we have not had time to apply 1
- the service is expensive 1
- we do not feel the need 1
- other reasons (**specify**): 1

C18. In 1998 did you or another member of your household make payments using bank credit transfers?
(Exclude credit transfers made in carrying on business activities)

- C19. **(If "Yes"):** How many credit transfers did you make in 1998?
- Yes 1 → - No. of credit transfers made during the year |_|_|
 - No 2

Question C19
Members not considered
(enter ref. numbers of members)
|_|_|

C20. Did you or another member of your household possess a Bancomat (ATM) card in 1998?

C21. (If "Yes"): How many?

- Yes 1 → N° of Bancomat cards |__|__|
- No 2 → **Question C26**

C22. On average, how many withdrawals were made per month in 1998 using Bancomat cards?
(Consider all the Bancomat cards possessed in the household)

- |__|__| No. of withdrawals per month using Bancomat cards
- |__|__| No. of withdrawals in 1998 using Bancomat cards

Question C22/23
Members not considered
(enter ref. numbers of members)

C23. What amount was withdrawn on average?

- Average amount of each withdrawal Lire |__|,|__|__|__|,000

|__| |__| |__|

C24. In 1998 did you or your household use a Bancomat card directly at supermarkets or shops to make payments by means of P.O.S. terminals?

(If "Yes"):

C25. How many times on average per month?

- Yes 1 → - No. of times on average per month |__|__|
- - No. of times on average per month |__|__|
- No 2

Question C25
Members not considered
(enter ref. numbers of members)

|__| |__| |__|

C26. In 1998 did you or another member of your household possess at least one credit card for household expenditure (which can be used to make payments in hotels, restaurants and shops, etc.)?

- Yes 1
- No 2 → **Question C31**

C27. How many credit cards did your household possess at the end of 1998 (exclude company cards)?

No. of credit cards |__|__|

C28. In 1998, did you or another member of your household reimburse the credit card debt by instalments?

- Yes 1
- No 2

C29. ("If the household possessed more than one credit card"):

How many members of your household possess at least one credit card? (Consider both the members to whom first cards have been issued and any members to whom additional cards have been issued)

- Number of members to whom at least one credit card has been issued |__|__|

C30. How many credit card payments were made each month on average by your household in 1998?

- No. of payments per month on average in 1998 (never used=0) |__|__|
- No. of payments per year on average in 1998 (never used=0) |__|__|

Question C30
Members not considered
(enter ref. numbers of members)

|__| |__| |__|

IF BANK OR PO CUSTOMER

<p>C31. How much money do you usually have in the house when you decide to <u>withdraw</u> more? - Lire |_|_|,|_|_|_|_|,000</p> <p>C32. Think of a month in 1998. In that month, excluding withdrawals with Bancomat-type cards, how many <u>cash withdrawals</u> did you or other members of your household make directly in a bank or Post Office? - No. of withdrawals <u>per month</u> in a bank or Post Office |_|_|_|_| - No. of withdrawals <u>in 1998</u> in a bank or Post Office |_|_|_|_|</p> <p>C33. What was the amount on average? Average amount of each withdrawal Lire |_|_|_|_|,|_|_|_|_|,000</p>	<p align="center">Question C32/C33 Members not considered <i>(enter ref. numbers of members)</i> |_|_| |_|_| |_|_|</p>
--	---

<p>C34. We will now talk about <u>deposits</u> of <u>cash</u>. In 1998 did you or other members of your household deposit cash on an account of yours (current or savings) at a bank or Post Office? (N.B. Exclude deposits of cheques!)</p> <p>C35. <i>(If "Yes")</i> How many times in 1998? C36. <i>(If "Yes")</i> What was the amount on average?</p> <p>- Yes . 1 → No. of times in a year |_|_|_|_| - No ... 2</p> <p>- Average amount of each deposit Lire |_|_|_|_|,|_|_|_|_|,000</p>	<p align="center">Question C35/C36 Members not considered <i>(enter ref. numbers of members)</i> |_|_| |_|_| |_|_|</p>
---	---

REMARKS: _____

ALL HOUSEHOLDS

C37. Think for a moment of the revenues your household received in 1998 (wages, salaries, pensions, scholarships, alimonies, incomes from self-employment, property and entrepreneurial income, etc.).
In what forms were these revenues received? (*Interviewer! Read one line at a time and enter codes!*)

C38. (*If the response to question C37 indicated more than one form*) Putting the total value of the amounts received in 1998 equal to 100, what percentage was received in the form of:

	Yes	No	
- CASH	1	2	|_|_|_|_| %
- CREDITED DIRECTLY ON BANK CURRENT ACCOUNTS	1	2	|_|_|_|_| %
- BANK CHEQUES OR BANKER'S DRAFTS	1	2	|_|_|_|_| %
- POST OFFICE MONEY ORDERS	1	2	|_|_|_|_| %
- OTHER (<i>SPECIFY</i>):	1	2	|_|_|_|_| %

1 0 0 %

N.B. The sum must be equal to 100%

C39. What sum of money do you usually have in the house to meet normal household needs?

- Lire |_|_|_|, |_|_|_|_|, 000

Question C39
Members not considered
(*enter ref. numbers of members*)

|_|_|_|_|

C40. What is the amount of cash you usually spend per month for all your expenditure?

- Lire |_|_|_|, |_|_|_|_|, 000

Question C40
Members not considered
(*enter ref. numbers of members*)

|_|_|_|_|

C41. In 1998 did you or another member of your household use the internet (at home or elsewhere)?

- Yes 1
- No 2 → **Question C43**

C42. In 1998, did you or another member of your household buy goods or services on the internet (i.e. with credit cards or credit transfers)?

- Yes 1
- No 2

REMARKS: _____

FORMS OF SAVING

C43. I will now show you a list of possible forms of saving (**Show card C43**) . I want you to tell me which forms of saving you or another member of your household knows, even if only by hearsay.
(For each form of saving listed, circle the code 1=Yes or 2=No in column C43).

(For each form of saving known)

C44. Have you or another member of your household ever held any of these forms of saving (at any time in your life)?
(Enter code 1=Yes or 2=No in column C44).

(For each form of saving known)

C45. Did your household hold ... (**form of saving**) at the end of 1998?
(Enter code 1=Yes or 2=No in column C45).

C46. How much? (For each form of saving held in December 1998 enter the code corresponding to the amount shown in column C46).

(Interviewer! show card C46)

C47. Could you tell us approximately the amount? (For each form of saving held in December 1998 enter the amount in column C47).

(Interviewer! In case of refusal go to question C48, otherwise go to question C49)

C48. At least, could you tell me if the amount held by your family was closer to ... *lower bound* ..., or ... *upper bound*... or somewhere in between? (For each form of saving held in December 1998 enter the code corresponding to the amount shown in column C48).

(For each form of saving known)

C49. Were any of the forms of saving held at the end of 1998 acquired for the first time (exclude renewals) in that year? (For each form of saving acquired for the first time in 1998 enter code 1=Yes or 2=No in column C49)

If the household had only bank deposits (A1/A4) and/or PO deposits (B1) go to question C55. If it also (or only) had other forms of saving, continue:

C50. With reference to the other forms of saving you held at the end of 1998, where were they acquired?
(More than one answer is possible. Exclude A1-A4 and B1 deposits)

- at a bank 1
- at a securities firm (SIM) 1
- at a Post Office 1
- Other (specify): _____ 1
- No answer _____ 1

C51. In deciding to acquire the forms of saving held at the end of 1998, did you consult ... ?
(Read item) (More than one answer is possible. Exclude A1-A4 and B1 deposits)

- The intermediaries that made the acquisition (i.e. the staff member of the bank, PO, SIM, etc.)..... 1
- Other qualified persons in the sector 1
- Specialized press 1
- Friends, relations or colleagues 1
- Other (specify): _____ 1
- Nobody except members of the household 1

FORMS OF SAVING		Known		Held at any time (if known)		Held at end-1998 (if known)		Size class of holding	Holding (**)	Position in the Interval	Acquired in 1998	
		(C43)		(C44)		(C45)					(C46)	(C47)	(C48)	(C49)
		Yes	No	Yes	No	Yes	No	(Card 46)			Yes	No
A	BANK DEPOSITS, CERTIFICATES OF DEPOSIT, REPOS											
A1	Bank current account deposits	1	2	1	2	1	2	|||	mln	I C S	1	2
A2	Bank savings deposits (i.e. savings books, both tied and not)	1	2	1	2							
A3	- registered					1	2	|||	mln	I C S	1	2
A4	- bearer					1	2	|||	mln	I C S	1	2
A5	Certificates of deposit	1	2	1	2	1	2	|||	mln	I C S	1	2
A6	Repos (*)	1	2	1	2	1	2	|||	mln	I C S	1	2
B	PO DEPOSITS											
B1	PO current accounts and deposit books	1	2	1	2	1	2	|||	mln	I C S	1	2
B2	PO savings certificates	1	2	1	2	1	2	|||	mln	I C S	1	2
C	ITALIAN GOVERNMENT SECURITIES											
C1	BOTs (T-bills)	1	2	1	2	1	2	|||	mln	I C S	1	2
C2	CCTs (T-certificates)	1	2	1	2	1	2	|||	mln	I C S	1	2
C3	BTPs (T-bonds)	1	2	1	2	1	2	|||	mln	I C S	1	2
C4	CTZs (zero coupon)	1	2	1	2	1	2	|||	mln	I C S	1	2
C5	Other (CTEs, CTOs et al.)	1	2	1	2	1	2	|||	mln	I C S	1	2
D	BONDS, SHARES OF ITALIAN MUTUAL FUNDS											
D1	Bonds	1	2	1	2	1	2	|||	mln	I C S	1	2
D2	Mutual funds	1	2	1	2	1	2	|||	mln	I C S	1	2
E	ITALIAN SHARES											
E1	Shares of listed companies (at their market value at end-1998)					1	2	|||	mln	I C S	1	2
E2	of which of privatized companies (Comit, Credit, INA, IMI, Eni, Telecom)					1	2	|||	mln	I C S	1	2
E3	Shares of unlisted companies (at their estimated realizable value at end-1998)					1	2	|||	mln	I C S	1	2
E4	Shares of <i>società a responsabilità limitata</i> (at their estimated realizable value at end-1998)					1	2	|||	mln	I C S	1	2
E5	Shares of partnerships (at their estimated realizable value at end-1998)					1	2	|||	mln	I C S	1	2
F	MANAGED SAVINGS (*)											
F1	Managed by banks					1	2	|||	mln	I C S	1	2
F2	Managed by SIMs					1	2	|||	mln	I C S	1	2
F3	Managed by trust companies					1	2	|||	mln	I C S	1	2
G	FOREIGN SECURITIES (ISSUED BY NON-RESIDENTS)											
G1	Bonds and government securities					1	2	|||	mln	I C S	1	2
G2	Shares					1	2	|||	mln	I C S	1	2
G3	Other					1	2	|||	mln	I C S	1	2
H	LOANS TO COOPERATIVES											
		1	2	1	2	1	2	|||	mln	I C S	1	2

(*) Interviewer N.B. Avoid double counting. (**) mln = millions lire - (***) I=Inferior; C=Central; S=Superior

FOR MEMBERS HOLDING SHARES. Otherwise go to question C55

C52. Can you tell me the number of different companies of which your household holds shares?

|_|_|

C53. Do these include shares of companies for which members of the household work?

(If "Yes"):

C54. What is their percentage compared with the total value of the shares held?

Yes 1 → |_|_|_| %

No 2

ALL HOUSEHOLDS

(SHOW CARD C55)

C55. We will now turn to debts (i.e. loans, mortgages, consumer credit, etc.) serving to meet needs of the household and the house (do not consider debts in connection with your business). At the end of 1998 vis-à-vis banks or financial companies or for installment payments did your household have ... ? **(Read and enter codes!)**

(Interviewer! Consider the whole amount of debt outstanding at the end of 1998)

(If "Yes") What was the amount?

	Yes	No	(If Yes): Amount
- debts for the purchase or restructuring of <u>buildings</u> ?	1	2	Lire |_|_|_|_|, |_|_|_|_|, 000
- debts for the purchase of <u>real goods</u> (e.g. jewelry, gold, etc.)?...	1	2	Lire |_|_|_|_|, |_|_|_|_|, 000
- debts for the purchase of <u>motor vehicles</u> (e.g. cars)?	1	2	Lire |_|_|_|_|, |_|_|_|_|, 000
- debts for the purchase of <u>furniture, electrical appliances</u> , etc.?	1	2	Lire |_|_|_|_|, |_|_|_|_|, 000
- debts for the purchase of <u>non-durable goods</u> (holidays, furs, etc.) or for <u>other reasons</u> ?	1	2	Lire |_|_|_|_|, |_|_|_|_|, 000

C56. At the end of 1998 did your household have receivables/payables vis-à-vis relations or friends not living in the house?

	Yes	No	(If "Yes"): Amount
- receivables	1	2	Lire |_|_|_|_|,|_|_|_|_|,000
- payables	1	2	Lire |_|_|_|_|,|_|_|_|_|,000

C57. In 1998 did your household apply to a bank or a financial company for a loan or a mortgage?

- Yes 1
- No 2 → **Question C59**

C58. Was the application granted in full, in part or rejected?

- | | | |
|------------------------|---|--|
| - Granted in full..... | 1 | } any answer:
supplementary sample → Question C60
otherwise → End of section |
| - Granted in part..... | 2 | |
| - Rejected | 3 | |

(If "No" to question C57)

C59. In 1998 did you or another member of your household consider the possibility of applying to a bank or a financial company for a loan or a mortgage but then change his/her mind thinking that the application would be rejected

- Yes 1
- No 2

D. PRINCIPAL RESIDENCE AND OTHER PROPERTY

(SHOW CARD D01)

D01. The dwelling in which your household lived at the end of 1998 was... **(Read!)**

- owned by the household 1 → D02
 - rented or sublet 2 → D17
 - occupied under redemption agreement 3 → D02
 - occupied in usufruct 4
 - occupied free of charge, i.e. owned by relatives or friends who lent the house free of charge or in exchange for services (caretaking, cleaning, etc.)... 5
- } → D19

**IF OWNED OR OCCUPIED UNDER REDEMPTION AGREEMENT
(number 1 or 3 of question D01)**

D02. Is your household the sole owner of this dwelling?

- Yes 1 → Question D04
- No 2

D03. What is your household's ownership share?

- |__|__|__| %

D04. In what year did the household become the owner of this dwelling?

- year 1 9 |__|__|

D05. Who among the members of the household is/are the owner(s) of the dwelling?

(Attention! Use the reference numbers used in Section A - Composition of household)

- owner(s) |__| |__| |__| |__|

(SHOW CARD D06)

D06. How did the household acquire ownership?

- purchased from private individual 1
- purchased from private firm/body (e.g., building company, etc.) 2
- purchased from public-sector firm/body (e.g., pension fund, etc.) 3
- inherited 4 → D08
- gift 5 → D08
- built by family/in cooperative with other families 6
- other (*specify*): _____ 7

D07. What was the purchase price of the dwelling?

- Lire |__|,|__|__|,|__|__|,000

If the household incurred debts to purchase or renovate property ("Yes" to question C52, line 1) ask the following questions, otherwise go to question D21

D08. Did you make payments on a loan for the purchase of this dwelling in 1998?

- Yes 1
- No 2 → Question D21

D09. How much did you pay in principal and interest on the loan in 1998?

- Lire |__|__|,|__|__|,000 in 1998

D10. Was the loan granted on subsidized terms?

- Yes 1
- No 2 → Question D12
- Don't know 3 → Question D12

D11. Who granted the subsidy?

(Multiple answers possible!)

- employer 1
- trade/employers' association 1
- central govt. (Goria Law on first home) ... 1
- local authority (town, province, region).... 1
- other _____ 1

D12. What was the principal amount of the loan?

- Lire |__|__|,|__|__|,000

D13. What is the total duration of the loan?

- |__|__| years

D14. Is the loan in lire or in a foreign currency?

- In lire..... 1
- In foreign currency/ECU..... 2
- Originally in foreign currency then converted into lire 3
- other: _____

D15. Is the interest rate fixed or floating?

D16. What is the interest rate?

- Fixed rate.. 1 → |__|__|,|__|__| %
- Floating rate (1998) 2 → |__|__|,|__|__| %
- Zero rate 3

↘ GO TO QUESTION D21

IF RENTED OR SUBLET (number 2 of question D01)

D17. What was your monthly rent in 1998, excluding condominium charges, heating and other sundry expenses?

- Lire |_|_|_|_|,|_|_|_|_|,000 per month

D18. Your rent contract is... **(Read and mark answer code)**

- rent-controlled 1
- in derogation from rent-control law 2
- non-resident/office 3
- informal/friendship 4
- other **(specify)**: 5

IF RENTED OR SUBLET, OCCUPIED IN USUFRUCT OR OCCUPIED FREE OF CHARGE (number 2, 4 or 5 of question D01)

D19. Who is the owner of the house/apartment lived in by the household at the end of 1998?

- private individual 1
- private firm 2
- pension fund (INPS/INAIL, etc.) 3
- IACP, town, province, region 4
- other public body 5
- other **(specify)**: 6

D20. In what year did you begin living in this dwelling?

- year **1 9** |_|_|_|_|

IF OWNED OR OCCUPIED UNDER REDEMPTION AGREEMENT OR FREE OF CHARGE (number 1, 3, 4 or 5 of question D01)

D21. Assuming you wanted to rent this dwelling, what monthly rent do you or your household think could be charged? Do not include condominium charges, heating or other sundry expenses.

- Lire |_|_|_|_|,|_|_|_|_|,000 per month

ALL HOUSEHOLDS

D22. Where is this dwelling? **(Read!)**

- isolated area, countryside 1
- town outskirts 2
- between outskirts and town center 3
- town center 4
- other **(specify)**: _____

D23. How do you rate the area in which this dwelling is located? Is it...? **(one answer only)**

- upscale 1
- run-down 2
- neither upscale nor run-down 3
- other **(specify)**: _____ 4

D24. How do you rate this dwelling? Luxury, etc. **(one answer only)**

- luxury 1
- upscale 2
- mid-range 3
- modest 4
- low-income 5
- very low-income 6

D25. What is the surface area (in m²) of this house/apartment (consider usable area)

- |_|_|_|_|_| m²

D26. What year was the building constructed?

- year **1** |_|_|_|_|_|

D27. Has the dwelling been renovated in the last 5 years? In other words, have you carried out major work such as: redoing the roof, redoing bathrooms, changing flooring, replacing heating system, changing piping, etc.?

(Interviewer! Be sure to include areas of the building shared with others and external areas)

- Yes 1
- No 2
- Don't know .3

D28. Does the dwelling have a bathroom?

- No 0
- 1 bathroom 1
- 2 or more bathrooms..... 2

D29. Does the dwelling have a heating system (either independent or centralized)?

- Yes 1
- No 2

D30. In your opinion, what price could you ask for the dwelling in which you live (unoccupied). In other words, how much is it worth (including any cellar, garage or attic)? Please give your best estimate.

a total of: Lire. |_|_|_|_|_|,|_|_|_|_|,000

ALL HOUSEHOLDS

(SHOW CARD D 31)

D31. At the end of 1998 did you or another member of your household possess (either owned outright or under a redemption agreement) other houses, premises (shops, offices, garages) or agricultural or non-agricultural land?

(INTERVIEWER! Read and enter code!)

TYPE OF PROPERTY..	POSSESSED	No. POSSESSED	
A. <u>Other</u> dwellings (not including that inhabited by household), such as vacation homes or houses rented to third parties, lent to relatives or friends, used for professional purposes or ceded in usufruct?	- Yes	1	→ |__|__|__|
	- No	2	
B. <u>Other buildings</u> or premises (shops, offices, hotels, warehouses, garages, etc.)?	- Yes	1	→ |__|__|__|
	- No	2	
C. <u>Agricultural land</u> (adjoining or separate from house, for agricultural use)?	- Yes	1	→ |__|__|__|
	- No	2	
D. Non-agricultural land (with or without buildings)?	- Yes	1	→ |__|__|__|
	- No	2	

} *Fill in a column of Annex D1 for each property (after completing question D31)*

} *Fill in a column of Annex D1" for each property (after completing question D31)*

D32. Did your household sell or donate property in 1998?

- Yes 1 → *Fill in a column of Annex D2 for each building sold or donated and for each plot of land sold or donated*
- No 2

D33. In 1998 did your household make advance payments on property (all types, including non-residential property) that it does not yet own?

(If "Yes")

D34. How much did you pay in 1998?

- Yes 1 → - Lire |__|,|__|__|__|,|__|__|__|,000
- No 2

PROPERTY OWNERS (principal residence or other property)

D35. Think of all property owned by your household. In 1998 did you (or your household) incur expenses for extraordinary maintenance? Extraordinary maintenance expenses are those related to expansion, improvement, renovation, redoing plant, exteriors, etc.

D36. (If "Yes"): How much did you spend?

- | | Yes | No | (If "Yes"): Amount spent |
|---|-----|----|----------------------------------|
| - extraordinary maintenance expenses..... | 1 | 2 | - Lire \|__\|__\|__\|,\|__\|__\|__\|,000 |

→ Go to Section E4

E. NON DURABLE AND DURABLE CONSUMER GOODS

(SHOW FORM E01)

E01. During 1998 did you (or your household) buy ... (Interviewer! Read the items and enter codes!)

(If "Yes")

E02. What is the total value of the objects bought? (Even if they were not paid for completely)

			("If Yes"): Value of the objects bought in 1998 (paid for or not)
	Yes	No	
<ul style="list-style-type: none"> ▪ precious objects (jewelry, old and gold coins, works of art, antiques including antique furniture)..... 	1	2	Lire |_|_|_|_|_|,|_|_|_|_|,000
<ul style="list-style-type: none"> ▪ means of transport (cars, motorbikes, caravans, motor boats, boats, bicycles) 	1	2	Lire |_|_|_|_|_|,|_|_|_|_|,000
<ul style="list-style-type: none"> ▪ furniture, furnishings, household appliances and sundry articles (furniture, furnishings, carpets, lamps, small household appliances, washing machines, dishwashers, vacuum cleaners, floor polishers, TVs, PCs, fridges, cookers, heaters, air conditioners, radios, tape recorders, CD players, HI-FI equipment, mobile phonesets, fax machines, cameras, camcorders, etc.) 	1	2	Lire |_|_|_|_|_|,|_|_|_|_|,000

E03. During 1998 did you (or your household) sell.... (Interviewer! Read the items and enter codes!)

(If "Yes")

E04. What is the total value (i.e. the amount received) of the objects sold?

			("If Yes") : Value of the objects sold in 1998
	Yes	No	
<ul style="list-style-type: none"> ▪ precious objects (jewelry, old and gold coins, works of art, antiques, including antique furniture)..... 	1	2	Lire |_|_|_|_|_|,|_|_|_|_|,000
<ul style="list-style-type: none"> ▪ means of transport (cars, motorbikes, caravans, motorboats, boats, bicycles) 	1	2	Lire |_|_|_|_|_|,|_|_|_|_|,000

E05. In 1998, did you or anyone in your household pay maintenance (see question A09) or other similar payments (including gifts) to relatives or friends not living in this household?

			("If yes ") : Amount of payments in 1998
	Yes	No	
<ul style="list-style-type: none"> ▪ Maintenance payments 	1	2	Lire |_|_|_|_|_|,|_|_|_|_|,000
<ul style="list-style-type: none"> ▪ Financial contributions to relatives or friends 	1	2	Lire |_|_|_|_|_|,|_|_|_|_|,000

E06. What was the monthly average spending of your household in 1998 on all consumer goods, in cash, by means of credit cards, cheques, Bancomat cards, etc?

Consider all spending, on both food and non-food consumption, and exclude only

- purchases of precious objects;
- purchases of cars;
- purchases of household appliances and furniture;
- maintenance payments;
- altri contributi in denaro a parenti e amici non conviventi;

- extraordinary maintenance of your dwelling;
- rent for the dwelling;
- mortgage payments;
- life insurance premiums;
- contributions to private pension funds.

- Monthly average spending on all consumption Lire |_|_|_|_|,|_|_|_|_|,000 per month in 1998

E07. What instead is the monthly average figure for just food consumption? Consider spending on food products in supermarkets and the like and the spending on meals eaten regularly outside the home.

- Monthly average spending on food consumption Lire |_|_|_|_|,|_|_|_|_|,000 per month in 1998

(Warning! Control consistency with the income declared by the interviewee!)

E08. Can you give an estimate, even if only rough, of all the goods possessed by the household at the end of 1998 in the following categories: precious objects, means of transport, furniture/furnishings/household appliances?

Interviewer! If necessary, suggest: Think of what you would have received if you had sold them in 1998.

	Estimate of total value at the end of 1998
<p>▪ precious objects (jewelry, old and gold coins, works of art, ... antiques, including antique furniture).....</p>	Lire |_|_|_|_|,|_|_|_|_|,000
<p>▪ means of transport</p> <p>(cars, motorbikes, caravans, motorboats, boats, bicycles)</p>	Lire |_|_|_|_|,|_|_|_|_|,000
<p>▪ furniture, furnishings, household appliances and sundry articles (furniture, furnishings, carpets, lamps, small household appliances, washing machines, dishwashers, vacuum cleaners, floor polishers, TVs, PCs, fridges, cookers, heaters, air conditioners, radios, tape recorders, CD players, HI-FI equipment, mobile phonesets, fax machines, cameras, camcorders, etc.)</p>	Lire |_|_|_|_|,|_|_|_|_|,000

→ Go to Section F

F. FORMS OF INSURANCE

Life insurance

F01. In 1998 did you or another member of your household hold a life insurance policy?

- Yes 1

- No 2 → **Question F07**

In 1998 how many life insurance policies did you, or another member of your household, hold?

	1st Policy	2nd Policy	3rd Policy	4th Policy
F02. Members insured (Holders of the policy) (Reference number of the member of the household in Section A - Composition of household) →	|_|	|_|	|_|	|_|
F03. What kind of policy was it? - straight, i.e. benefit is paid only on the death of the policyholder	1	1	1	1
- mixed, benefit is paid either on the death of the policyholder or when the policy expires (in a lump sum or as an annuity)	2	2	2	2
F04. Was it an individual or group policy? - individual	1	1	1	1
- group, but with the cost borne entirely by the insured	2	2	2	2
- group, with the firm the insured works/worked for contributing to the cost	3	3	3	3
- don't know	4	4	4	4
F05. Year policy started.....	19|_|_|	19|_|_|	19|_|_|	19|_|_|
F06. How much did your household pay in 1998 for each policy? .....	|_|_|,|_|_|,000	|_|_|,|_|_|,000	|_|_|,|_|_|,000	|_|_|,|_|_|,000

Private/supplementary pensions, annuities and other forms of insurance-based saving

F07. In 1998 did you or another member of your household, individually or with the help of your, his or her employer, pay premiums for a private (or supplementary) pension, an annuity or simply to receive a lump sum in the future (e.g. under children's saving plans)?

- Yes 1
- No 2 → **Question F13**

In 1998 how many private/supplementary pensions, annuities and other forms of insurance-based saving life insurance policies did you, or another member of your household, hold?

	1st Policy	2nd Policy	3rd Policy	4th Policy
F08. Members insured (Holders of the policy) (Reference number of the member of the household in Section A - Composition of household) →	|_|	|_|	|_|	|_|
F09. Was it an individual or group policy?				
- individual	1	1	1	1
- group, but with the cost borne entirely by the insured	2	2	2	2
- group, with the firm the insured works/worked for contributing to the cost	3	3	3	3
- don't know	4	4	4	4
F10. Year in which premium payments started for this pension or annuity	19|_|_|	19|_|_|	19|_|_|	19|_|_|
F11. At what age will the insured start to receive the pension or annuity or receive the lump sum? .....	|_|_|	|_|_|	|_|_|	|_|_|
F12. How much did your household pay in 1998 for each private/supplementary pension? ....	|_|_|,|_|_|,000	|_|_|,|_|_|,000	|_|_|,|_|_|,000	|_|_|,|_|_|,000

Health insurance policies (accidents and sickness)

F13. In 1998 did you or another member of your household have a private health insurance policy (covering accidents and sickness)?

- Yes 1
- No 2 → Question F20

F14. In 1998 how many health policies were held by members of your household? [__]

(Interviewer! Fill in one column for each policy!)

	1st Policy	2nd Policy	3rd Policy	4th Policy
<p>F15. In 1998, how many household members were covered by this policy? (Reference number of the member of the household in Section A - Composition of household)</p>	[__]	[__]	[__]	[__]
	[__]	[__]	[__]	[__]
	[__]	[__]	[__]	[__]
	[__]	[__]	[__]	[__]
<p>F16. Was it an individual or group policy?</p> <ul style="list-style-type: none"> - individual 1 - group, but with the cost borne entirely by the insured 2 - group, with the firm the insured works/worked for contributing to the cost 3 - don't know 4 	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
<p>F17. Year policy started</p>	19|__|__|	19|__|__|	19|__|__|	19|__|__|
<p>F18. What is the contractual duration of the policy? (Number of years) .....</p>	|_|_|_|	|_|_|_|	|_|_|_|	|_|_|_|
<p>F19. How much did your household pay in 1998 for each policy ? .....</p>	|_|_|_|_|_|,000	|_|_|_|_|_|,000	|_|_|_|_|_|,000	|_|_|_|_|_|,000

Casualty insurance (excluding compulsory automobile liability insurance - RCA)

F20. In 1998 did you or another member of your household pay premiums for a policy or policies covering accidents, theft, fire, hail, third-party liability, etc. (exclude compulsory automobile liability insurance - RCA)?

- Yes 1
- No 2 → **End of Section**

F21. What was the aim of taking out such policy or policies? (**multiple answers are possible**)

To insure the house I live in/other houses/buildings

Theft	1
Fire	1
Other	1

To insure working premises or equipment

Theft	1
Fire	1
Other	1

To insure automobiles or other motor vehicles (exclude RCA)

Theft	1
Fire	1
Other	1

Other reasons 1

F22. How much did your household pay in total in 1998?

Lire |_|_|_|_|,|_|_|_|_|,000

→ **Go to Section G**

G. INFORMATION TO BE PROVIDED BY THE INTERVIEWER

G1. DURATION OF THE INTERVIEW (in minutes) |__|__|__|

ASSESSMENT OF THE INTERVIEW

G2. How do you rate the interviewee's understanding of the questions?

- score |__|__| 1=minimum 😞 ↔ 10 = maximum 😊

G3. How do you rate the easyness the interviewee had in responding?

- score |__|__| 1=minimum 😞 ↔ 10 = maximum 😊

G4. How do you rate the interviewee's interest in the matters covered by the interview?

- score |__|__| 1=minimum 😞 ↔ 10 = maximum 😊

G5. How do you rate the reliability of the information provided by the interviewee on income and wealth?

- score |__|__| 1=minimum 😞 ↔ 10 = maximum 😊

G6. How do you rate the general climate of the interview?

- score |__|__| 1=minimum 😞 ↔ 10 = maximum 😊

(INTERVIEWER! Fill in every part!)



I declare that I personally put the questions in this questionnaire to the person specified above.

Date: _____ Signature: _____ Number |__|__|__|__|__|

INFORMATION ON THE ACTIVITY OF EMPLOYEES

B1

Questionnaire No.

Reference No. →

H.H.	MEMBERS OF HOUSEHOLD								
1	2	3	4	5	6	7	8	9	

ALL ANSWERS SHOULD REGARD ACTIVITY AS EMPLOYEES

1. Indicate:

Activity engaged in: - main 1
 - secondary 2

You worked: - full-time 1
 - part-time 2

You worked
 (including normal holiday periods): - all year..... 1
 - part of the year 2 → i.e. |__|__| months
 - occasionally..... 3

2. Can you give the number of people regularly employed (**in Italy as a whole**) in the firm for which you work? (public-sector employees = NA*- Code 7)

- up to 4 1
- from 5 to 19..... 2
- from 20 to 49 3
- from 50 to 99 4
- from 100 to 499..... 5
- 500 or more..... 6
- * not applicable - public-sector employee 7

I would like information on the average number of hours you worked per week in 1998.

3. Overall, how many hours did you work on average per week (including overtime)?

total hours |__|__|

4. In 1998 did you take all the holidays (including paid leave) to which you were entitled?

- Yes 1 → Question 5
- No 2 → days of holidays not taken |__|__|

5. In 1998, did you have the opportunity for specifically paid overtime?

- Yes 1
- No 2 → Question 7

6. How many hours of paid overtime did you work on average per week in 1998?

- average number of overtime hours per week |__|__|

(B1 continues on next page)

Reference No. →	H.H.	MEMBERS OF THE HOUSEHOLD							
	1	2	3	4	5	6	7	8	9

(SHOW CARD 6)

7. I would like you to calculate how much you earned from your work as an employee, net of taxes and social security contributions. Exclude any severance pay, withholding tax and social security contributions. Please consider all the items listed below in doing your calculations. The sum of the items shown below should equal your total earned income in 1998.

1. your average monthly net earnings (including overtime) times the number of months worked
2. additional monthly salary ("13th month" salary, "14th month " salary, etc.)
3. bonuses or special emoluments
4. other compensation (productivity bonuses, commissions, etc.)

Total earned income in 1998 = Lire |_|_|_|_|,|_|_|_|_|,000

8. In 1998 did you receive fringe benefits in the form of lunch vouchers, trips, company cars, etc. (excluding housing)?

- Yes 1

- No 2 → **END OF SECTION**

(If "Yes")

8. What was the monetary value of these benefits?

|_|_|_|_|_|,|_|_|_|_|_|,000

If the interviewee cannot quantify the value of the benefits, specify what benefits were received:

END OF SECTION

Questionnaire No.

Reference No. →

H.H.	MEMBERS OF THE HOUSEHOLD								
	1	2	3	4	5	6	7	8	9

ALL ANSWERS SHOULD REGARD ACTIVITY AS MEMBER OF THE PROFESSIONS, SOLE PROPRIETOR OR FREE-LANCE

1. Activity engaged in: - main 1
- secondary 2
2. You worked (including normal holiday periods):
- all year 1
- part of the year 2 → no. of months |_|_|
- occasionally 3
3. Number of workers (including owner(s)):
- |_|_|_|
4. Activity - member of the professions 1
- sole proprietor 2
- free-lance 3
5. I would like information on the average number of hours you work per week. How many hours did you work on average per week in 1998?
- |_|_|

(SHOW CARD 6)

6. What were your earnings in 1998 net of all taxes?
Interviewer! If there are difficulties in answering, try having the interviewee calculate earnings in the following way:

Revenues →

a. revenues from sales of goods or services net of VAT
b. other receipts

minus

Expenses →

a. ordinary maintenance expenses
b. purchases of raw materials or goods
c. employee compensation, including social security contributions
d. current expenses
e. rent of premises
f. taxes
g. other expenses (interest paid, leasing installments) excluding depreciation/provisions

equals

Earnings from your activity → Lire |_|_|_|,|_|_|_|,000

7. Let's talk about debt and credit related to your activity. Excluding debts for the purchase of property, durable goods or consumer goods for household use, at the end of 1998 what was the amount of ... **(Read one item at a time and enter responses!)**

End 1998

- Medium and long-term debt for buildings or land for use in your activity? L. |_|_|_|,|_|_|_|,000
- Medium and long-term debt (more than 18 months) for business-related investment? L. |_|_|_|,|_|_|_|,000
- Short-term debt (18 months or less) with banks and financial companies? L. |_|_|_|,|_|_|_|,000
- Trade credit (suppliers)? L. |_|_|_|,|_|_|_|,000
- Trade credit (customers)? L. |_|_|_|,|_|_|_|,000

8. Does your firm possess machinery, equipment or other capital goods (including small-value goods), or other assets (licenses, patents, etc.) with a market value?
- Yes 1
- No 2 → **End of section**

(If "Yes")

9. How much do you think your firm is worth if you wanted to sell it, including any equipment used, stocks and goodwill and excluding the value of buildings and land?

- Lire. |_|_|_|,|_|_|_|,000

10. How much depreciation (i.e. the amount needed to compensate for the wear of capital goods) did you record in 1998?

- Lire. |_|_|_|,|_|_|_|,000

END OF SECTION

(1 annex only for all members)

Questionnaire No.

INFORMATION REGARDING ALL HOUSEHOLD MEMBERS WHO WORK IN A FAMILY BUSINESS
(Give the reference number used in Section A - Composition of household)

(Enter member reference number!) →

--	--	--	--	--

1. Activity engaged in					
- main	1	1	1	1	1
- secondary	2	2	2	2	2
2. No. of months worked in 1998 (including normal holiday periods)	No. of months	|_|_|_|	|_|_|_|	|_|_|_|	|_|_|_|
3. How many hours did you work <u>per week on average</u> in 1998?	No. of hours:	|_|_|_|	|_|_|_|	|_|_|_|	|_|_|_|

4. Total number of workers (including owner(s))
 - |_|_|_|_|

5. What is your household's ownership share in the business?
 - |_|_|_|_| %

ATTENTION! For questions 6-7-8-9-10 refer only to the household's ownership share!

(SHOW CARD 6)

6. What were your earnings in 1998 net of all taxes?
Interviewer! If there are difficulties in answering, try having the interviewee calculate earnings in the following way:

Revenues →

a. revenues from sales of goods or services net of VAT	b. other receipts
--	-------------------

minus

Expenses →

a. <u>ordinary maintenance</u> expenses	b. purchases of <u>raw materials</u> or goods	c. <u>employee compensation</u> , including social security contributions	d. current expenses
e. rent of premises	f. taxes	g. other expenses (interest paid, leasing installments) excluding depreciation/provisions	

equals

Earnings from your activity → Lire |_|_|_|_|, |_|_|_|_|, 000

7. Let's talk about debt and credit related to your activity. Excluding debts for the purchase of property, durable goods or consumer goods for household use, at the end of 1998 what was the amount of ... **(Read one item at a time and enter responses!)**

End 1998

- Medium and long-term debt for buildings or land for use in your activity? L. |_|_|_|_|, |_|_|_|_|, 000
- Medium and long-term debt (more than 18 months) for business-related investment? L. |_|_|_|_|, |_|_|_|_|, 000
- Short-term debt (18 months or less) with banks and financial companies? L. |_|_|_|_|, |_|_|_|_|, 000
- Trade credit (suppliers)? L. |_|_|_|_|, |_|_|_|_|, 000
- Trade credit (customers)? L. |_|_|_|_|, |_|_|_|_|, 000

8. Does your firm possess machinery, equipment or other capital goods (including small-value goods), or other assets (licenses, patents, etc.) with a market value?
 - Yes 1
 - No 2 → **End of section**

(If "Yes")

9. How much do you think your firm is worth if you wanted to sell it, including any equipment used, stocks and goodwill and excluding the value of buildings and land?
 - Lire. |_|_|_|_|, |_|_|_|_|, 000

10. How much depreciation (i.e. the amount needed to compensate for the wear of capital goods) did you record in 1998?
 - Lire. |_|_|_|_|, |_|_|_|_|, 000

END OF SECTION

ACTIVE SHAREHOLDER/PARTNER**B4**

Questionnaire No.

Reference No. →

H.H.	MEMBERS OF THE HOUSEHOLD								
1	2	3	4	5	6	7	8	9	

ALL ANSWERS SHOULD REGARD ACTIVITY AS ACTIVE SHAREHOLDER/PARTNER

1. Activity engaged in:

- main 1
- secondary 2

2. You worked (including normal holiday periods):

- all year 1
- part of the year 2 i.e.: → no. of months |__|__|
- occasionally 3

3. No. of workers at the firm:

- |__|__|__|__|

4. What is the legal form of your firm?

- SRL 1
- SPA 2
- SAA 3
- SCRL 4
- SCRI 5
- SAS 6
- SNC 7
- Other 8

I would like information on the average number of hours you work per week.

5. How many hours did you work on average per week in 1998?

- hours |__|__|

6. How much did you receive net of tax as fixed compensation for your work in your firm in 1998?

- Lire |__|,|__|__|__|,|__|__|__|,000
- in 1998 I did not receive any fixed compensation 0

7. How much did you personally receive net of tax in distributed profits in 1998?

- Lire |__|,|__|__|__|,|__|__|__|,000
- no profits were distributed in 1998 0

8. What was your ownership share in the firm?

- |__|__|__| %

9. What was the market value of the firm (your share only), at the end of 1998?

- Lire |__|,|__|__|__|,|__|__|__|,000

END OF SECTION

PENSIONERS

B5

Questionnaire No.

Reference No. →

H.H.	MEMBERS OF THE HOUSEHOLD								
1	2	3	4	5	6	7	8	9	

N.B. If the interviewee receives more than one pension, fill in a column for each pension received.

PENSION	First pension	Second pension	Third pension
((SHOW CARD 1-2))			
1. You received a pension in 1998. Which social security body pays your pension?			
- INPS.....	1	1	1
- INPDAP (former social security bodies run by Treasury)	2	2	2
- State	3	3	3
- INAIL	4	4	4
- Italian private bodies (i.e. insurances)...	5	5	5
- Foreign bodies.....	6	6	6
- Other (specify)	_____	_____	_____
2. What type of pension do you receive?			
- Old age/long-service	1	1	1
- Social	2	2	2
• Disability	3	3	3
• Survivor's	4	4	4
- War	5	5	5
- Private pension/life annuity	6	6	6
- Other (specify)	_____	_____	_____
3. When did you begin to receive this pension?	19 |__|__|	19 |__|__|	19 |__|__|
4. In 1998 how much did you receive in pension benefits net of tax <u>per month</u> ?Lire	|_|_|_|||_|_|_| 000	|_|_|_|||_|_|_| 000	|_|_|_|||_|_|_| 000
5. How many monthly payments did you receive?	Months |__|__|	Months |__|__|	Months |__|__|
6. In 1998 did you receive pension arrears, in addition to ordinary payments?			
- Yes	1	1	1
- No	2	2	2
(If "Yes"): • amount of arrears .....	|_|_|_|||_|_|_| 000	|_|_|_|||_|_|_| 000	|_|_|_|||_|_|_| 000
(If the interviewee received a JOB PENSION that did not involve voluntary contributions):			
5. Recall when you began to receive your pension. What percentage of your <u>last wage payment</u> (monthly average earnings , for self-employed) was your <u>first</u> monthly pension payment? .....	|_|_|_| %	|_|_|_| %	|_|_|_| %

FINE SEZIONE

OTHER INCOME SUCH AS SCHOLARSHIPS, ALIMONY, ETC.

B6

Questionnaire No.

Reference No. →	H.H.	MEMBERS OF THE HOUSEHOLD							
	1	2	3	4	5	6	7	8	9

(SHOW CARD 1)

1. In 1998 did you personally receive other income? What sort of income did you receive?

(Interviewer! Verify answers to questions B35a-b-c-d!)

2. How much did you receive in other income in 1998?

Yes No (If "Yes"): Amount

"Yes" to question B35a:

a1. Payments under life insurance policies (excluding supplementary pensions/ life annuities)?.....	1	2	Lire |_|_|_|_|,|_|_|_|_|,000
a2. Payments under casualty policies (auto accidents, home, etc.)?.	1	2	Lire |_|_|_|_|,|_|_|_|_|,000
a3. Payments under health policies (specialist visits, hospital stays, etc.)?	1	2	Lire |_|_|_|_|,|_|_|_|_|,000

"Yes" to question B35b:

b1. Wage supplementation payments?.....	1	2	Lire |_|_|_|_|,|_|_|_|_|,000
b2. Unemployment benefits (<i>indennità di mobilità</i>).....	1	2	Lire |_|_|_|_|,|_|_|_|_|,000
b3. Other unemployment benefits?.....	1	2	Lire |_|_|_|_|,|_|_|_|_|,000
b4. Severance pay (including advances)?.....	1	2	Lire |_|_|_|_|,|_|_|_|_|,000

"Yes" to question B35c:

Economic support (e.g., assistance for disabled persons, maintenance, guaranteed minimum income, food allowance etc.)			
c1. from central government?	1	2	Lire |_|_|_|_|,|_|_|_|_|,000
c2. from regional government ?	1	2	Lire |_|_|_|_|,|_|_|_|_|,000
c3. from provincial government?	1	2	Lire |_|_|_|_|,|_|_|_|_|,000
c4. from municipal government?	1	2	Lire |_|_|_|_|,|_|_|_|_|,000
c5. from local health unit (assistance for treatment, etc.)?.....	1	2	Lire |_|_|_|_|,|_|_|_|_|,000
c6. from other local government bodies?.....	1	2	Lire |_|_|_|_|,|_|_|_|_|,000
c7. from private social institutions?	1	2	Lire |_|_|_|_|,|_|_|_|_|,000

"Yes" to question B35d:

d1. Scholarship?	1	2	Lire |_|_|_|_|,|_|_|_|_|,000
d2. Gifts or cash from relatives or friends not living in the house?.....	1	2	Lire |_|_|_|_|,|_|_|_|_|,000
d3. Alimony?	1	2	Lire |_|_|_|_|,|_|_|_|_|,000
d4. Other?	1	2	Lire |_|_|_|_|,|_|_|_|_|,000

END OF SECTION

PROPERTY OWNED AT THE END OF 1998

D1

(Dwellings other than the principal residence, other buildings, agricultural and non-agricultural land)

Questionnaire No.

N.B. If the household possesses more than three properties, use additional forms

PROPERTY	First property	Second property	Third property
1. Type of property			
. Other dwellings (i.e. excluding household residence)	1	1	1
. Other buildings or premises (e.g., garages)	2	2	2
. Agricultural land (with or without buildings)	3	3	3
. Non-agricultural land (with or without buildings)	4	4	4
2. What is the household's ownership share? .....	|_|_|_|%	|_|_|_|%	|_|_|_|%
3. Which members of the household own the property? <i>(INTERVIEWER! Use the reference number for household members given in Section A - Composition of household)</i>			
- owner(s) <i>(enter codes!)</i> →	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Questions 4 and 5 for DWELLINGS AND OTHER BUILDINGS ONLY (EXCLUDE ALL LAND)			
4. <u>Area in square meters</u> .....	|_|_|_|_| mq	|_|_|_|_| mq	|_|_|_|_| mq
5. <u>Year constructed</u>	1|_|_|_|	1|_|_|_|	1|_|_|_|
ALL PROPERTIES (SHOW CARD 6)			
6. What was the main use of the property in 1998?			
. Household vacation home	01	01	01
. Household use for free-lance, professional, sole proprietorship or family business activity	02	02	02
. Other household use	03	03	03
. Rented all year to person/household	04	04	04
. Rented all year to firm/organization/club	05	05	05
. Rented part of year to person/household	06	06	06
. Rented part of year to firm/organization/club	07	07	07
. Unoccupied	08	08	08
. Cultivated by interviewee	09	09	09
. Uncultivated land	10	10	10
. Sharecropping arrangement	11	11	11
. Used free of charge	12	12	12
. Other use (specify)	13	13	13

(D1 continues on next page)

PROPERTY (keep same order)	First property	Second property	Third property
7. How much could the property be sold for? In other words, what do you think it is worth "unoccupied"? Lire	_____|000	_____|000	_____|000
8. Did you rent the property in 1998? <i>N.B. Include any property rented for part of the year only (e.g., vacation homes) or rented in part (e.g., 1 or 2 rooms only)</i>			
- Yes → Question 9	1	1	1
- No → Question 10	2	2	2
<i>(If "Yes" to question 8):</i>			
9. How much rent did your household receive in 1998? - Total in 1998 .....Lire	_____|_____|000	_____|_____|000	_____|_____|000
<i>(If "No" to question 8):</i>			
10. If we assume you wanted to rent the property, what annual rent do you think your household could charge? - Total annual rent.....Lire	_____|_____|000	_____|_____|000	_____|_____|000
ALL PROPERTIES			
11. How did you acquire possession of the property?			
• Purchased from private individual.....	1	1	1
• Purchased from other (firm, pension fund, etc.)	2	2	2
• Inherited	3	3	3
• Donation	4	4	4
• Built by household	5	5	5
• Other (specify)	6	6	6

END OF SECTION

PROPERTY sold or donated in 1998

D2

(Dwellings of any sort including principal residence, other buildings, agricultural and non-agricultural land)

Questionnaire No.

N.B. If the household sold or donated more than 3 properties, use additional forms

PROPERTY	First property	Second property	Third property
1. Type of property sold or donated			
- household residence	1	1	1
- other dwellings	2	2	2
- other buildings (e.g., garages)	3	3	3
- agricultural land (with or without buildings)	4	4	4
- non-agricultural land (with or without buildings)	5	5	5
2. What was the household's ownership share?	|_|_|_| %	|_|_|_| %	|_|_|_| %
3. Area in square meters (For dwellings and buildings only - exclude land)	|_|_|_|_| mq	|_|_|_|_| mq	|_|_|_|_| mq
4. In order to get a better idea of property values, what was the overall worth of the property at the time it was sold or donated?			
- Total Lire	|_|,|_|_|,|_|_|,|_|000	|_|,|_|_|,|_|_|,|_|000	|_|,|_|_|,|_|_|,|_|000
5. Did you rent the property in 1998? N.B. Include any property rented for part of the year only (e.g., vacation homes) or rented in part (e.g., 1 or 2 rooms only)			
- Yes	1	1	1
- No → Question 7	2	2	2
(If "Yes")			
6. How much rent did your household receive in 1998?			
- Total in 1998..... Lire	|_|_|_|_|000	|_|_|_|_|000	|_|_|_|_|000

(D2 continues on next page)

PROPERTY (keep same order)	First property	Second property	Third property
ALL PROPERTIES			
7. How did you acquire the property?			
- purchased from private individual	1	1	1
- purchased from other (firm, pension fund, etc.)	2	2	2
- inherited	3	3	3
- donated	4	4	4
- built by household	5	5	5
- other (specify)	6	6	6
8. In what year did you acquire the property?	1 | | | |	1 | | | |	1 | | | |
9. What was the amount of any mortgage loan on the property at the time it was sold or donated (household's share of principal)? Lire	| | , | | | | , | | | | , 000	| | , | | | | , | | | | , 000	| | , | | | | , | | | | , 000
10. Did you sell or donate this property?			
- sold	1	1	1
- donated	2	2	2

END OF SECTION