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We would like to thank the households that agreed to participate in the survey, in particular those who have been participating for several years, providing the information requested in sometimes lengthy and demanding interviews without any compensation. Their collaboration makes it possible to analyze households' economic behaviour, an essential pre-requisite for improving society's living standards.

ITALIAN HOUSEHOLD BUDGETS IN 2000¹

1. Introduction

The interviews for the sample survey of Italian household budgets in 2000 were conducted between February and July 2001.

The sampling scheme is the same as that used in the preceding survey in 1998, but the sample is slightly more numerous: 8,001 households in 2000, compared with 7,147 in 1998.

The sections of the questionnaire concerning sources of income and components of wealth, use of payment instruments and insurance basically follow those used in the previous surveys. Among the monographic topics, this survey takes an in-depth look at household consumer behaviour (in particular at propensity to risk and intertemporal preferences) and at housework and care for family members. The sections on flexible working hours and income expectations were not included.

This note describes the salient features of the survey and its main findings. Section 2 presents the structure of the sample and Section 3 illustrates the main findings concerning income, wealth, the diffusion of financial assets, use of payment instruments, and housing.

The methodological note in Appendix A describes the sample design, data collection and the estimation procedures, and gives 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. Household structure

The survey covers 8,001 households,² drawn from registry office records in 333 towns, composed of 22,268 individuals, including 13,814 income-earners.

Under the sampling design, 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 as regards some of the known characteristics.³

¹ Prepared by Giovanni D'Alessio and Ivan Faiella.

² "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.

³ Survey results are arranged according to Istat distributions of individuals by sex, age group, size of town and geographical area of residence.

The structure of the sample is only slightly different from that of the previous survey.⁴ Nevertheless, the high relative variability of estimated changes makes it necessary to treat intertemporal comparisons with caution.

According to the sample data, the average household consists of 2.72 members and includes 1.7 income-earners, with a ratio of members to earners of 1.6. In the previous survey the figures were: 2.77 members, 1.74 earners and 1.59 members per earner.

On the basis of the survey findings concerning average household size and Istat data on the population, the total number of households as defined in the survey was 21 million at the end of 2000.⁵

The main household types are: couples with one child (18.8 per cent), couples with two children (19.3 per cent), and couples with no children (20.3 per cent). The distribution of these types is more or less the same as in previous surveys, even the less recent ones (Table 1).⁶

Table 1

Household distribution by type, 1977-2000
(percentages)

Household types	1977	1982	1987	1989	1991	1993	1995	1998	2000
Single male 65 years and under.....	1.8	1.7	2.1	3.5	3.2	3.1	3.0	3.5	4.2
Single female 65 years and under.....	2.9	2.3	3.1	3.5	3.9	3.1	3.1	4.2	4.1
Single male over 65 years.....	1.4	2.1	2.5	2.2	1.9	1.7	1.9	2.6	2.6
Single female over 65 years.....	3.6	4.2	7.1	8.2	9.3	9.6	10.3	9.2	9.2
Couple 65 years and under.....	10.3	10.2	9.2	10.1	9.4	8.7	9.5	9.0	10.3
Couple over 65 years.....	9.7	10.0	8.3	8.9	8.9	9.4	9.2	9.9	10.0
Couple with 1 child.....	20.8	20.7	20.5	20.4	20.2	19.0	19.2	19.5	18.8
Couple with 2 children.....	20.5	20.7	22.3	20.9	21.5	21.2	20.6	20.0	19.3
Couple with 3 or more children.....	11.3	10.8	9.2	8.0	7.5	7.9	7.5	6.6	6.2
Adult with minor child.....	0.2	0.3	0.6	0.6	0.7	0.6	0.4	0.8	0.8
Adult 65 years and under with adult child.....	0.9	1.1	1.5	1.6	1.8	1.8	2.1	2.0	2.1
Adult over 65 years with adult child.....	1.0	1.1	1.6	1.5	1.4	1.6	1.6	1.7	2.0
Adult with more than one child.....	2.6	2.2	2.3	2.2	2.5	3.0	2.7	2.9	2.3
Other types.....	13.0	12.5	9.9	8.6	8.1	9.2	9.0	8.1	8.2
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

One-person households accounted for about 20 per cent of all households in 2000 compared with only 9.7 per cent in 1977; about half of these, or 11.8 per cent, are elderly

4 Compare Table A1 in Appendix A with the corresponding table in "I bilanci delle famiglie italiane nell'anno 1998", eds. G. D'Alessio and I. Faiella, *Supplementi al Bollettino Statistico (nuova serie)*, no. 22, Banca d'Italia, Rome, April 2000.

5 The reference population does not take "institutionalized" people into account, i.e. those people living in barracks, rest homes and hospitals.

6 The estimates made on the basis of the survey are in line with Istat data published in, "Le strutture familiari, Indagine Multiscopo sulle famiglie, anno 1998", Istat, Rome, 2000.

and mainly females (9.2 per cent); the remainder, comprising singles aged 65 and under, are divided equally between males and females (4.2 and 4.1 per cent respectively).

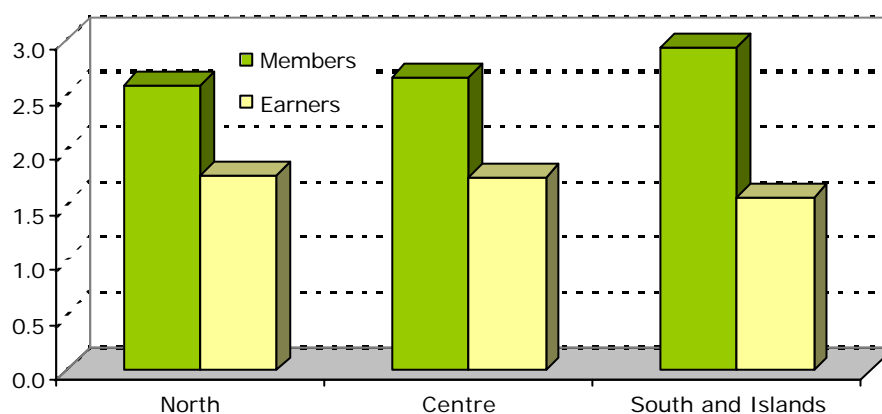
However, it is now less common to find households with three or more children or other types of households (6.2 and 8.2 per cent respectively) which include those with other relations or non-related persons (Table 1).

Households are larger in the South and Islands (2.93 members) than in the Centre (2.66) and North (2.59) (Figure 1). Household size is related to the age of the head of household; the average number of members is 2.9 for households whose head is under 30 years of age, rises to 3.41 among those whose head is aged 41 to 50 and then decreases to 1.75 where the head is over 65. The number of members is lower when the head of household is female (2.02) (Table A3).

The average number of income-earners per household is higher in the North and Centre (1.78 and 1.75) than in the South and Islands (1.57). In contrast with the number of members, the highest number of earners is found among households whose head is aged up to 30 (Table A4).

Figure 1

Average number of members and income-earners per household



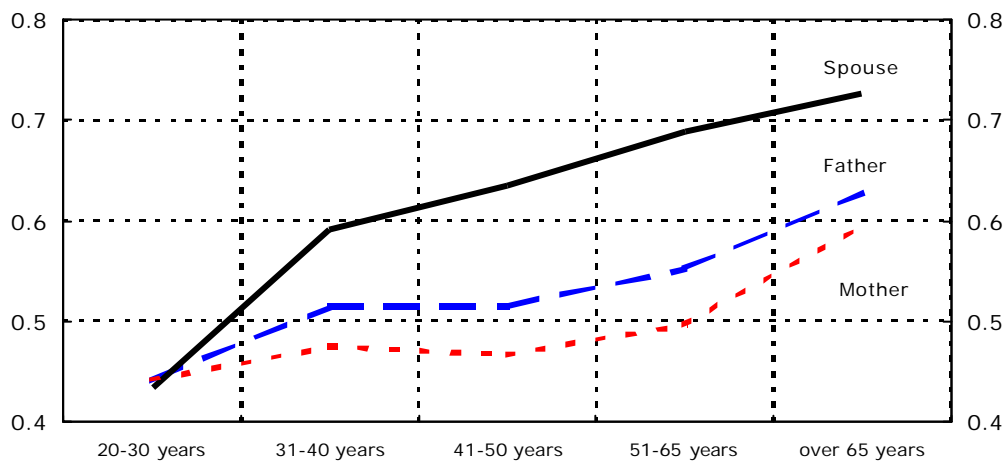
Starting from this report, the head of household is defined as the person with the highest work or pension income within the household.⁷ In some 71.8 per cent of cases, the head of household is male; 7.6 per cent are up to 30 years of age, while 27.4 per cent are over 65. The most common educational qualification (35 per cent) is the middle school certificate (taken at age 14); in 8.5 per cent of cases the head of household has a university degree, while 8.3 per cent has no educational qualification at all. The younger age groups have a higher level of education on average: about half the heads of household aged under 40 years have a high school diploma or a university degree against about 11 per cent of heads of household aged over 65. Among the heads of household under 40 years, in practice none is without any educational qualification or has only an elementary school certificate.

⁷ This definition seems preferable at the analysis stage compared with that used at the survey stage (where the head of household is taken as the person who says he/she has “the most responsibility for family finances”) which satisfies the need to determine the best informed person. Income from capital is not taken into consideration in deciding who is head of household.

The educational level of the heads of household seems significantly linked to that of their parents and that of their spouse.⁸ The linear correlation coefficients for the number of years spent in education by the head of household in relation to the number of years' study of his/her father or mother are between 0.4 and 0.7; the correlation coefficients are slightly higher for the number of years' study of the head of household and that of his/her spouse.⁹ For the younger cohorts¹⁰ the links are progressively weaker but still broadly positive which indicates that barriers to social mobility still exist (Figure 2).

Figure 2

Correlation coefficient between the number of years' study of the head of household and that of his/her parents and spouse



As regards work status, more heads of household are payroll employees than self-employed (44.1 against 14.4 per cent). The remaining 41.5 per cent are not employed (38 per cent are retired) (Table A1).

Among individual household members, there is a slight predominance of females (51.4 per cent).¹¹ By age, 34.8 per cent of all members are 30 years or under, while only 16.8 per cent are over 65. Some 36.4 per cent of household members are employed (Table A1), a figure broadly in line with the previous survey, while 22.8 per cent are retired, a slightly higher proportion than in 1998 (22.2 per cent).

⁸ These links suggest different social processes: the parent-child link could indicate reduced intergenerational mobility, while the marital link could point to limited social mobility.

⁹ Similar qualitative results are obtained by evaluating alternative indicators such as, for example, Somers' D index or Goodman and Kruskal's uncertainty coefficient which measure the degree of dependence of an ordinal qualitative variable from another variable of the same type. See R. Somers, "A New Asymmetric Measure of Association for Ordinal Variables", *American Sociological Review*, Vol. 27, 1962, pp. 799-811; L. A. Goodman and W. H. Kruskal, "Measure of Association for Cross Classification I, I, III and IV", *Journal of the American Statistical Association*, Vol. 67, 1972, pp. 415-421.

¹⁰ It should be borne in mind that in some cases, the individuals in question may not have completed their studies yet.

¹¹ The prevalence of females is particularly evident in the over-65 age group. There is a slight prevalence of males among individuals aged 30 and under.

As to geographical distribution, 46.8 per cent of households reside in the North, 19.6 per cent in the Centre and 33.5 per cent in the South and Islands. Owing to the differences in household size between the three areas, the percentage of individuals resident in the North (44.6 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 (36.2 per cent).

In the country as a whole, 2.6 per cent of individuals surveyed were born abroad, a higher proportion of whom reside in the North (3.4 per cent).¹² As regards internal migration, a significant number of residents in the North and Centre were born in the South (8.9 and 7.5 per cent respectively). On the contrary, in the South, only 1.3 per cent of all residents were born in the regions of the North and Centre (Table 2).

Table 2

Distribution of the population by geographical area of residence and birth
(percentages)

Area of residence	Area of birth									
	North	Centre	South and Islands	Abroad	Total	North	Centre	South and Islands	Abroad	Total
North.....	86.2	1.5	8.9	3.4	100.0	97.8	3.9	9.8	57.6	44.6
Centre.....	2.8	87.1	7.5	2.7	100.0	1.4	95.2	3.5	19.5	19.2
South and Islands	0.9	0.4	97.0	1.7	100.0	0.8	0.9	86.7	22.9	36.2
Total	39.3	17.6	40.5	2.6	100.0	100.0	100.0	100.0	100.0	100.0

A substantial proportion of households (47.4 per cent) reside in towns with fewer than 20,000 inhabitants, 13.9 per cent live in towns with populations of between 20,000 and 40,000, and the remaining 38.7 per cent are to be found in the larger municipalities. In particular, 12.4 per cent live in the six Italian cities with more than 500,000 inhabitants (Rome, Milan, Naples, Turin, Palermo and Genoa).

3. Main findings

3.1 Income and employment

Average annual household income after income tax and social security contributions was €26,098 in 2000 (Table B1),¹³ equal to about €2,175 per month.

¹² It should be noted that since the names for the sample were drawn from registry office lists, it was not possible to include illegal immigrants in the survey.

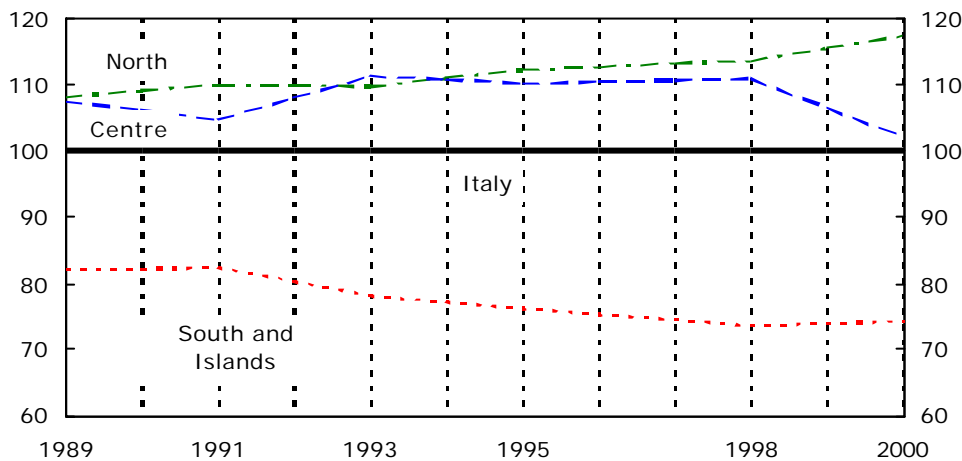
¹³ In analyzing the results please note that on the basis of the available information, the interviewers judged the reliability of the respondents' replies to be satisfactory overall (although not in an entirely uniform way across the sample). As in the previous survey, the information provided is slightly less reliable where the head of household is elderly, has a modest educational level, is self-employed or retired, or is resident in the South or Islands (Table 4a in Appendix A).

In comparison with 1998 a nominal increase of 5.1 per cent, and of 0.9 per cent in real terms,¹⁴ was basically limited by the fall in returns from financial assets.^{15 16} Excluding this component there was in fact a nominal increase of 7.1 per cent and of 2.9 per cent in real terms.¹⁷

Household income was higher in the North and the Centre (€30,678 and €26,650 respectively) than in the South and Islands (€9,380). Comparison with the previous surveys shows that central Italy is relatively worse off; the gap between the Southern division and the rest of Italy which had widened in the period 1991-98, has stabilized over the last two years (Figure 3).^{18 19}

Figure 3

Average annual household income, 1989-2000
(index, Italy=100)



The comparison of household incomes reflects the above-mentioned structural difference between the number of earners per household, which is lower in the South and

14 Income was deflated with the consumer price index for the entire resident population (*Indice dei prezzi al consumo per l'intera collettività nazionale*). Prices rose by 4.2 per cent between 1998 and 2000.

15 In the survey, income from financial capital is calculated by applying a rate of return to the stock of assets held at the end of the year. It should be noted that for some financial assets such as shares, funds, and managed savings for example, it is more difficult to determine a rate of return that does not include the variation in the value of the stock (capital gains/losses), an item that according to the Expert Group on Household Income Statistics should not be included in income. For this reason, these components are attributed the same rate of return as government securities. See the Expert Group on Household Income Statistics (the Canberra Group), "Final Report and Recommendations", Ottawa, 2001.

16 The income estimated in 1998 was recalculated using the same criteria as for the calculation of the returns of financial assets and was equal to €24,826.

17 On the basis of national accounts' data, household disposable income increased between 1998 and 2000 by 9.4 per cent in nominal terms. Comparisons with the survey data requires caution owing to differences in the definition of income.

18 A similar trend is observed in the data from the Istat survey on household consumption, however SVIMEZ statistics on per capita GDP do not confirm this trend.

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

Islands; the geographical disparity is smaller if income is related to the number of earners per household (€17,235 in the North and €15,229 in the Centre, against €12,334 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 (€11,846 in the North, €10,009 in the Centre and €6,605 in the South and Islands).

However, per capita income does not reflect economies of scale in consumption among members of the same family. In terms of equivalent income - the income individuals would require if they lived alone in order to attain the same living standard as the one they have as household members²⁰ - the geographical disparities are smaller than those for per capita income but are still substantial (Table B2).

Economic conditions appear worse on average for those under 18 years of age²¹ on the basis of both equivalent income and 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 slightly negative gender gap for women in terms of income but virtually none in terms of per capita income and equivalent consumption.²²

The number of individuals living in low-income households is equal to 13.3 per cent of the total²³, which is lower than in 1998 (14.2 per cent). However, especially in the case of the self-employed, 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 with a consumption level below the median is 9.1 per cent overall and 21.4 per cent in the South (in 1998 the figures were 10.4 and 22.1 per cent respectively). Usually, these individuals are under 30 years of age, have little education, are agricultural or blue-collar workers, or belong to large families (Table B2).

The analysis of household types shows that those with the worst economic conditions are: large families, single parents with children, and elderly people living alone (Table 3).

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

21 For an analysis of children's living conditions in Italy, see L. Cannari and D. Franco, *Poverty Among Children in Italy: Dimensions, Characteristics, Policies*, Conference on Child Well-Being in Rich and Transition Countries, LIS, Luxembourg, 30 September – 2 October, 1999.

22 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 necessary data for a more accurate reconstruction of intra-household resource allocation. On this subject, see G. D'Alessio and F. Signorini, "Disuguaglianza dei redditi individuali e ruolo della famiglia in Italia", *Temi di Discussione*, no. 390, Banca d'Italia, Rome, December 2000.

23 Low-income households are defined as those with equivalent incomes of less than half the median income.

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 high extreme. The asymmetry is more pronounced for one-person households, those living in large towns, those whose head is elderly, self-employed or employed in agriculture, owing to the greater variability found within these categories (Table B3).

Table 3

Income and consumption by household type
(euros, percentage values)

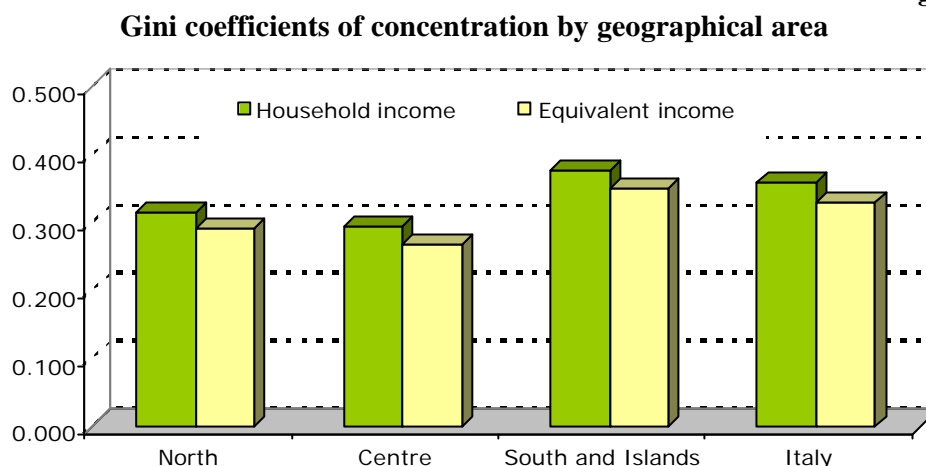
Household types	Household income	Household consumption	Equivalent income	Equivalent consumption	Economic poverty indices(*)	
					Equivalent income	Equivalent consumption
Single 65 years and under	16,806	14,145	16,806	14,145	8.3	4.6
Single over 65 years.....	12,987	10,112	12,987	10,112	14.6	7.3
Couple 65 years and under.....	28,204	19,963	18,803	13,309	6.8	2.8
Couple over 65 years	21,284	15,764	14,190	10,509	5.4	5.2
Couple with 1 child.....	30,665	22,278	15,981	11,638	7.8	5.3
Couple with 2 children	32,258	23,498	13,827	10,128	11.8	8.4
Couple with 3 or more children.....	31,868	22,900	11,005	7,968	31.3	18.8
Adult with one or more children	23,597	16,916	13,787	9,915	16.3	11.0
Other types	30,655	19,902	14,067	9,187	16.6	15.4
Total	26,098	18,962	14,414	10,463	13.3	9.1

(*) Percentages of individuals below the level defined as half the median value of the corresponding indicator. Each individual is assigned the equivalent income (consumption) of the household.

Incomes below €5,000 are most frequent among one-person households (7.1 per cent) and those where the head of household has no educational qualifications (9.1 per cent), is not employed (5.9 per cent), is female (5.6 per cent) or aged under 30 (4.1 per cent). On the other hand, the incidence of incomes above €40,000 is highest among households with four or more income-earners (66.3 per cent), who live in towns with more than 500,000 inhabitants (17.4 per cent), or whose heads are university graduates (47.8 per cent), sole proprietors or members of the professions (41.3 per cent) or managers (46.6 per cent) (Table C1).

With reference to income concentration, the households in the lowest decile earn only 2.1 per cent of total income, whereas those in the highest decile earn 26.6 per cent (Tables C3 and C4). The Gini coefficient of concentration is 0.360 for the distribution of household income (Figure 7) and 0.329 for the distribution of equivalent income (in the previous survey the coefficients were 0.374 and 0.343 respectively).

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).

Figure 4

As to the composition of household income by source, the largest share consists of income from payroll employment (40 per cent); transfers, capital, and self-employment or entrepreneurial income account for 23.2, 22.1 and 14.6 per cent respectively (Tables 4 and C2). Compared with 1998, the share of income from property is more than 1.5 percentage points lower, attributable to the fall in returns on financial assets; the share of income from payroll employment has increased by 1.5 points, while the shares of income from self-employment and transfers remain more or less the same (Figure 5).²⁴

The composition of income varies with income level. Transfers are prevalent among low-income households (54.2 per cent of the total for households with annual income below €10,000), the share of income from payroll employment is highest among households in the central income brackets while that of income from self-employment or entrepreneurial and property income is highest among the upper income brackets (Tables 4 and C2).

Owing to the sample size, the survey does not allow us to obtain sufficiently precise income estimates at regional level, particularly as regards the smaller regions. To obtain more robust estimates of the average income at regional level, information was pooled from the surveys from 1991 on.²⁵

²⁴ In the same period, national accounts data confirm that income from payroll employment grew by 8.4 per cent against the 11.1 per cent of the survey; income from self-employment grew by 8.9 per cent against the 8.4 per cent estimated by the survey; lastly pension income grew by 8 per cent against the 5.8 per cent of the survey.

²⁵ The estimates were obtained by relating the values surveyed to the corresponding national average for the year and then calculating the average for the whole period 1991-2000.

Figure 5

Composition of average household income, 1987-2000
(percentage shares)

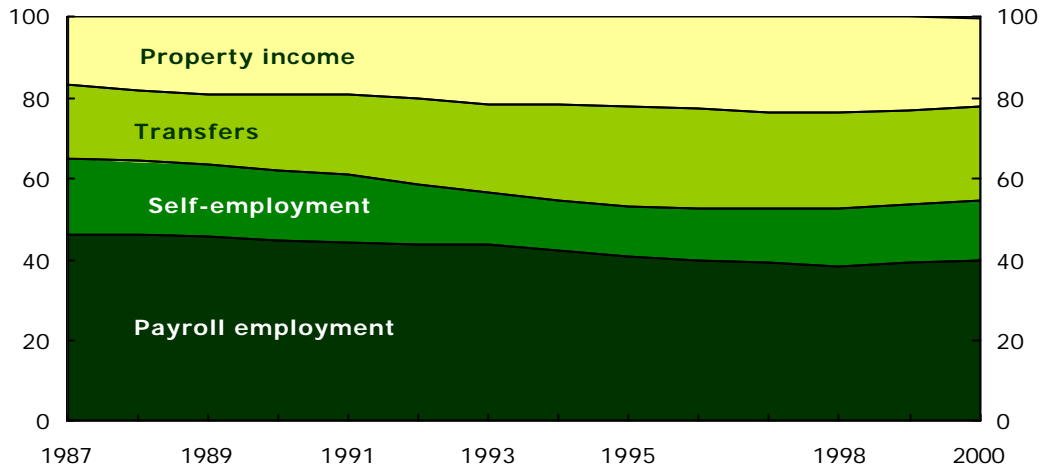


Table 4

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

Description (*)	Shares in household income by fifths of income-ranked households						Average
	First	Second	Third	Fourth	Fifth	Total sample	(euros)
Net disposable income	100.0	100.0	100.0	100.0	100.0	100.0	26,099
Payroll income	19.3	34.9	40.1	48.5	39.8	40.0	10,452
Net wages and salaries	19.3	34.8	39.9	48.2	39.2	39.7	10,351
Fringe benefits	0.0	0.2	0.3	0.3	0.6	0.4	101
Pensions and net transfers	53.7	38.9	29.1	20.1	14.8	23.2	6,068
Pensions and arrears	55.9	38.1	28.6	19.5	14.4	22.9	5,973
Pensions	55.6	38.0	28.4	19.3	14.2	22.7	5,930
Arrears	0.3	0.1	0.1	0.1	0.2	0.2	43
Other transfers	-2.3	0.8	0.5	0.6	0.4	0.4	95
Wage supplementation	1.0	0.9	0.6	0.2	0.2	0.4	105
Scholarships	0.0	0.1	0.0	0.2	0.1	0.1	20
Alimony and gifts	-3.3	-0.2	-0.1	0.2	0.1	-0.1	-30
Received	1.3	0.5	0.3	0.4	0.5	0.5	136
Paid (-)	4.6	0.7	0.4	0.2	0.4	0.6	166
Net income from self-employment	5.9	8.1	10.8	12.1	20.0	14.6	3,801
Income from self-employment	7.9	8.8	11.2	12.0	18.3	14.1	3,673
Depreciation (-)	2.0	1.2	1.3	1.2	1.7	1.5	384
Entrepreneurial income	0.1	0.5	0.9	1.2	3.4	2.0	512
Property income	21.1	18.1	19.9	19.4	25.5	22.1	5,778
Income from buildings	19.8	16.8	18.4	17.5	19.9	18.7	4,893
Actual rents	0.2	0.2	0.6	1.0	2.4	1.4	370
Imputed rents	19.6	16.6	17.8	16.5	17.5	17.3	4,523
Income from financial assets	1.2	1.3	1.6	1.9	5.6	3.4	885
Interest on deposits	1.0	1.1	1.1	1.2	1.8	1.4	376
Interest on govt. securities	0.3	0.2	0.3	0.5	1.2	0.7	189
Income from other securities	0.3	0.5	0.7	1.1	3.4	1.9	501
Interest payable (-)	0.4	0.5	0.5	0.8	0.8	0.7	181

Net disposable income = Payroll income + 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.

The estimates therefore refer to the 1990s overall and show that per capita incomes were significantly lower than the national average in the regions of Calabria, Sicily, Campania, Basilicata, Puglia, Molise and Sardinia. By contrast, the highest incomes were found in Emilia Romagna, Lombardy, Friuli-Venezia Giulia, Liguria, Trentino and Tuscany. Regional estimates of household income sometimes deviate significantly from the estimates of per capita income owing to different average family size (Table 5 and Figure 6).²⁶

Table 5

Average income in the Italian regions: 1991-2000⁽¹⁾
(index, Italy=100)

Region	Average per capita income ⁽²⁾	Average household income ⁽²⁾
Piedmont	110.8	99.0
Valle d'Aosta	126.1**	100.9**
Lombardy	128.3	117.0
Trentino – A.A.	121.1*	117.2*
Veneto.....	108.9	108.7
Friuli – V. Giulia	123.7*	112.9*
Liguria	122.7*	107.6
Emilia Romagna.....	132.5	123.8
Tuscany	118.9	116.3
Umbria	98.9	100.1
Marche	100.4	100.8
Lazio	102.9	104.3
Abruzzo.....	94.0	91.2
Molise.....	73.1*	77.9*
Campania	67.8	77.4
Puglia.....	72.9	82.5
Basilicata.....	69.1	70.6*
Calabria.....	59.0	70.3
Sicily	62.2	67.6
Sardinia	81.4	88.7
Italy.....	100.0	100.0

(1) Estimates obtained on the basis of all the data collected in the 1991, 1993, 1995, 1998 and 2000 surveys.

(2) * = Standard errors between 2 and 5 percentage points - ** Standard errors between 5 and 10 percentage points. In all other cases, standard errors are below 2 per cent.

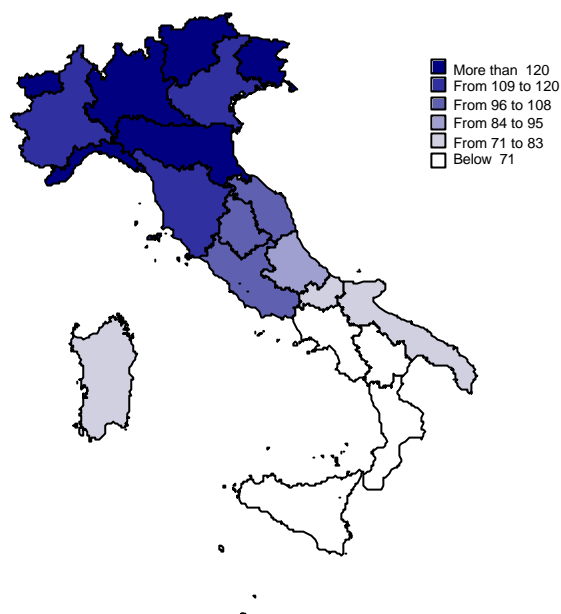
Analysis of the panel households furnishes some indications regarding movements of households on the income ladder. If the panel households are ranked by their 1998 income and the sample is divided into five quintiles, the resulting partition can be compared with that obtained from 2000 income.

Most often, households remain in the same income quintile as two years earlier. However, there are some significant instances of mobility: 4.3 per cent of the households in the highest quintile in 1998 are found in the two lowest in 2000, while 3.6 per cent of those in the lowest quintile in 1998 have moved up to the two highest in 2000 (Tables C5 and C6).

²⁶ The estimates of regional index numbers obtained from Istat's regional accounts (1991-1999 average) are very similar to those obtained for per capita incomes, with a correlation coefficient of 0.96. The 1997 Istat household consumption survey also provides very similar results to those on household incomes, with a correlation coefficient of 0.84. Although the figures tally quite well overall, in some cases there are significant differences at the level of single regions.

Figure 6

Per capita income in the Italian regions: 1991-2000
(index, Italy=100)



Average individual income from employment is €13,054 (Table C7); it is lower in smaller towns (€12,270 in towns with fewer than 20,000 inhabitants, compared with €14,862 in cities with more than 500,000) and in the South and Islands (€11,281). The employment income of university graduates is more than double that of workers with no educational qualifications (€18,459 against €7,820). As regards the age of earners, the highest earnings are recorded for workers aged 41 to 50 and 51 to 65 (€4,766 and €5,271 respectively), and the lowest for those in the outlying age groups (€949 for those under 30 years of age and €948 for those over 65). Average individual income from payroll employment and from self-employment or enterprise (€13,054 and €14,958 respectively) are well above per capita income from transfers, which is equal to €8,202.

The average number of hours worked per week for all workers is 40.2: payroll employees work 38.6 hours and the self-employed work 46. Government employees work fewer hours (35.3) as do women (35.5).

This survey dedicated one of its monographic sections to housework and care of family members, which together account for the largest proportion of unpaid work.

This kind of work is not usually included when defining income because it is not sold on the labour market. The tentative estimates that appear in the literature confirm the high worth of housework and care activities if they are assigned a monetary value.²⁷

²⁷ The value of this kind of work in the industrialized countries has been evaluated by Goldschmidt-Clermont at between 25 and 40 per cent of the gross national product. Estimates for Italy based on 1993 survey data and again in the present survey indicate that household disposable income increases by between 35 and 60 per cent. See L. Goldschmidt-Clermont, "Monetary Valuation of Non-Market Productive Time: Methodological Considerations", *Review of Income and Wealth*, Vol. 39, 1993, pp. 419-33 and A. Brandolini and G. D'Alessio, "Money-Metric Indicators of the Standard of Living", typescript, Banca d'Italia, 1996.

Housework and care activities carried out by people aged over 14 years take up 25.7 hours per week on average. The figure for women (37.3) is about three times that for men (13.2) and the difference is not greatly reduced if we only include working men and women (12.5 and 29.3 hours respectively).

Taking hours spent at work and on housework and care activities together, there are significant differences not only according to gender (48.8 for women against 38.2 for men), but also looking at age group and educational qualification. The total number of hours' activity is highest in the 31-50 years age group (about 60 hours) and lowest in the groups comprising the under-30s and the over-65s (around 30 hours); the number of hours also increases with level of education (Table C10).

On average, housework takes up more than half the time spent overall on caring for the house and family (56.5 per cent), against about 20 per cent dedicated to child care and care of other family members. The proportion of time spent on child care is particularly significant in the 31-40 years age group while that taken up with the care of other family members increases with age (Table C11).

Average propensity to consume, equal to 72.7 per cent (Table B1), is slightly higher than in the last survey (71.4 per cent).²⁸ The proportion of spending on durable goods is 8.8 per cent (Table D1), and is greater than in 1998 (7.8 per cent).

3.2 Wealth

Net household wealth, the sum of real assets (property, companies, and valuables), financial assets (deposits, government securities, equity, etc.),²⁹ net of financial liabilities (mortgages and other debts), comes to an average of €2,962,^{30 31} an increase of 8.7 per cent compared with 1998 (€5,474) (Table E2).

As to distribution, 19.5 per cent of households have wealth of less than €10 thousand and 22.2 per cent more than €200 thousand. The share with more than €200 thousand is greater for households in the North of Italy (29.2 per cent), for those with

²⁸ In the present survey's questionnaire, the section on household consumption contained some changes; comparisons with the results of preceding surveys therefore require some caution.

²⁹ The distinction between real and financial assets reflects the need to classify the active components of wealth on the basis of their degree of liquidity and of the nature of the goods and of the markets on which they are traded. In this sense, in the same way as for the distinction between direct and portfolio investments in the balance of payments, the value of owning an enterprise is considered partly as a real asset when it is linked to the work of the proprietor, and partly as a financial asset, in the case of possession of shares or part of a company when this is simply a means of employing savings. It should also be noted that real assets do not include durable goods.

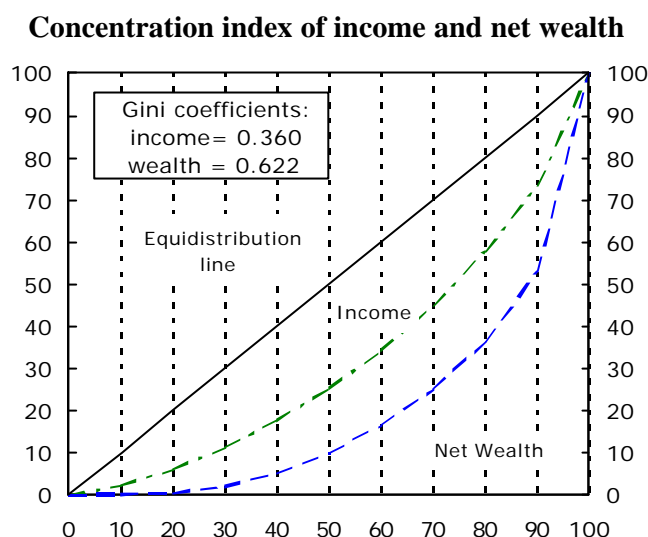
³⁰ It should be borne in mind that collecting information on wealth, and in particular on financial assets, is made difficult both by reticence on the part of households, during the interview, in declaring what they actually own and also by the difficulty of representing very rich households in the sample because although they are not very numerous they possess a large share of overall wealth.

³¹ Since the distribution of wealth is highly asymmetric, with a notable frequency of below average figures and a lower frequency of very high figures, it is preferable to use the median i.e. the value of the unit that occupies the central position in the distribution.

heads who are university graduates (51.9 per cent), managers (40.8 per cent), or self-employed (41.6 per cent) (Table E1).

Net wealth is more concentrated than income,³² with a Gini index of 0.622 (0.617 in 1998); the top 10 per cent of households have almost half (47.1 per cent) of all net wealth (Figure 7).

Figure 7



Average net wealth is €64,449, with a nominal increase of 10.1 per cent in relation to 1998 (Table B1). With a median value of €2,633, real assets make up the largest part of net wealth (Table E3).³³

Financial assets have a median value of €6,073.³⁴ Higher values are recorded for households where the heads are university graduates (€19,601), managers (€14,980) and self-employed (€12,137). There are also very significant geographical differences: 50 per cent of households in the South and Islands own less than €2,066 in financial assets, against €7,704 in the North and €7,747 in the Centre of Italy.

³² 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 a household's accumulation of flows of saving over a period whose length depends on the age of the savers.

³³ Estimates of assets are provided by their owners who subjectively evaluate their market prices. For property, the evaluation is made on the assumption that it is not rented.

³⁴ Estimates of overall value are lower than those obtained from aggregated financial statistics. In the past, more satisfactory estimates of the value of financial assets held by different categories of households 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, in the *Bulletin of the International Statistical Institute*, Vol. LV, No. 3, Pavia, 1993, pp. 395-412; L. Cannari *et al.*, "Le attività finanziarie delle famiglie italiane", *Temi di discussione*, Economic Research Department, no. 136, Banca d'Italia, Rome, July 1990; G. D'Alessio and I. Faiella, "Non-response behaviour in the Bank of Italy's Survey of Household Income and Wealth", preparatory paper, Banca d'Italia, Rome, 2001.

A fairly small segment of households (24.8 per cent) have financial liabilities and this confirms the fact that Italian household debt remains lower than in most other industrialized countries.³⁵

Compared with the previous survey there was an increase in financial liabilities of 4.1 per cent, although in relation to net wealth there was a decrease from 3.9 to 3.7 per cent.

The amount of durable goods owned by households averages €16,156, of which €6,655 for vehicles (Table E3).

3.3 Distribution of financial assets

The survey found that at the end of 2000, 81.6 per cent of Italian households held at least one financial asset. In particular: 78.8 per cent have a bank deposit, 13.8 per cent a postal deposit, 11.7 per cent government securities, 14.4 per cent bonds and investment fund units, and 9.7 per cent Italian stocks and shares.³⁶ Postal savings certificates are less common (5.4 per cent), as are certificates of deposits and repos (2.4 per cent). Other forms of investment involve still smaller groups: 1.1 per cent of households invest their savings in loans to cooperatives, 2.9 per cent entrust them to managed savings, and 1.2 per cent invest in foreign securities (Table F1, Figure 8).

Compared with the 1998 estimates, there is a considerable decline in the number of households holding certificates of deposit, repos, and postal savings certificates but a significant increase in those holding postal deposits, bonds and investment fund units, shares, foreign securities and assets assigned to managed savings (Figure 9).

Obviously, the distribution of financial assets is related to the characteristics of the household and first and foremost to its economic characteristics;³⁷ the penetration of financial instruments increases with income (and with wealth), except for postal deposits which are still typically held by households with heads of a medium-low educational level (though to a lesser extent than in the past), and for loans to cooperatives, which are particularly concentrated in several regions of Central and Northern Italy.

In the South there is generally less penetration of financial instruments. Investment in bonds and funds, for example, at 4.1 per cent, is less than half as common as in the Centre and about one-sixth as common as in the North. This is due only in part to the lower standard of living in the South; the lower level of distribution of most of these instruments is also found when comparing households with equal levels of wealth. Conversely, in the South and Islands, 6 per cent of households hold postal savings certificates, more than in the Centre (4.7 per cent) and in the North (5.2 per cent).

³⁵ On the basis of estimates obtained from similar sample surveys carried out in other countries, the share of household debt is about double in Germany and three times higher in the United States. See the Bank's Annual Report for the year 2000, Banca d'Italia, Rome, May 2000, pp. 122-125.

³⁶ Some 9.2 per cent of households own listed shares; more than half of these (6.5 per cent) hold shares in privatized companies.

³⁷ On this subject, see P. Battipaglia and G. D'Alessio, "La ricchezza finanziaria delle famiglie", preparatory paper, Banca d'Italia, Rome, 1997 and L. Guiso and T. Jappelli, "Households' Portfolios in Italy", paper presented at the Conference on Households' Portfolios, European University Institute, Florence, December, 1999.

Figure 8

Distribution of financial assets at the end of 2000
(percentage of households)

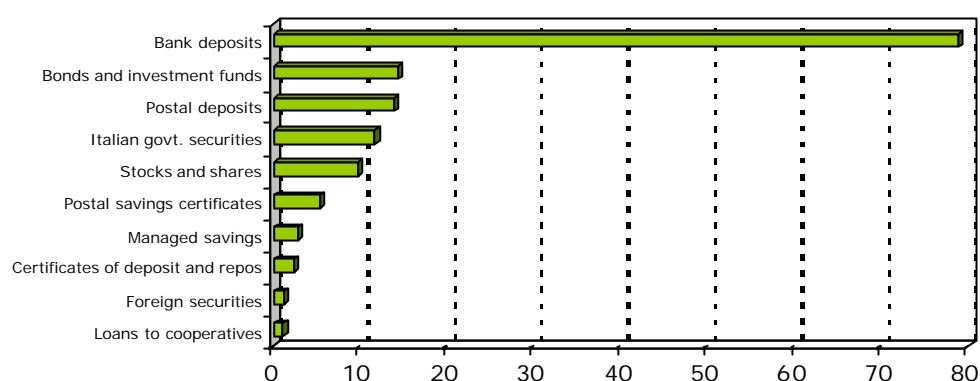


Table 6

Division of financial assets by professional status of the head of household
(percentages)

Household types	Households	Share of bank and postal deposits	Share of government securities	Share of equity, investment funds and other securities	Share of financial assets	Share of financial liabilities	Share of net financial assets (**)
Payroll employees							
Blue-collar worker	20.8	14.0	4.3	5.7	9.3	14.7	7.9
White-collar worker	17.8	19.8	13.7	13.6	16.1	19.3	15.2
Manager.....	5.5	8.7	6.6	11.8	9.3	8.7	9.5
Total.....	44.1	42.5	24.6	31.1	34.7	42.7	32.6
Self-employed							
Sole proprietor, memb. of profess. ..	6.1	10.0	14.9	17.6	14.6	21.4	12.8
Other.....	8.3	7.4	4.8	6.1	8.4	25.8	3.7
Total.....	14.4	17.4	19.7	23.7	23.0	47.2	16.5
Not employed							
Retired	38.0	37.9	51.4	39.7	38.8	9.1	46.8
Other	3.6	2.2	4.2	5.4	3.5	0.8	4.3
Total	41.6	40.1	55.6	45.1	42.3	9.9	51.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

(**) Financial assets net of financial liabilities held.

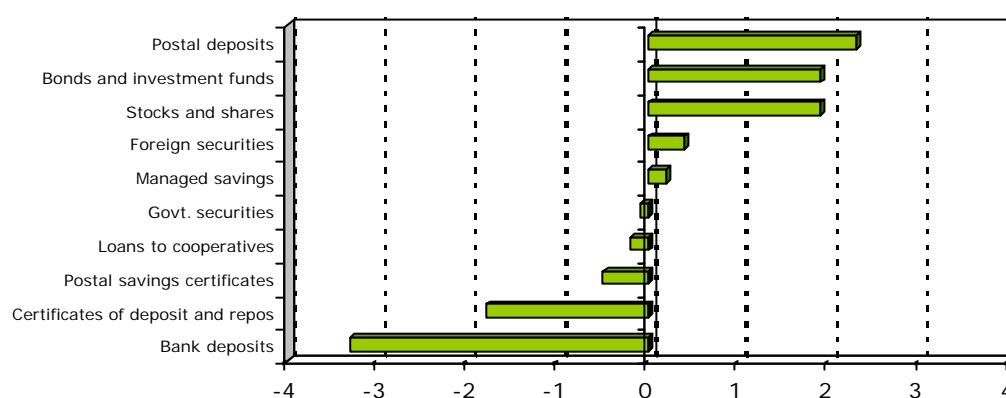
By occupational status, holding government securities is fairly uniform among all categories (10.9 per cent for payroll employees, 13 per cent for the self-employed, and 12.2 per cent for the retired and other non-employed). For the other forms of saving, the self-employed are more inclined to hold bonds, investment fund units and shares, while payroll employees and the retired are more likely to hold deposits and postal savings certificates.

With reference to total holdings, households where the head is retired possess about half the net financial assets, favouring those with less risk such as government securities, and a smaller percentage of financial liabilities; heads of household who are payroll employees hold just under one-third of net financial assets, and those who are self-employed hold the rest (Table 6).

Naturally, possession of a given financial asset at any time may depend on contingent factors. As a result it is not possible to assess fully the degree of penetration of an asset among the various population groups.

Figure 9

**Change in proportion of households holding each type of financial asset
1998-2000**
(percentage points)



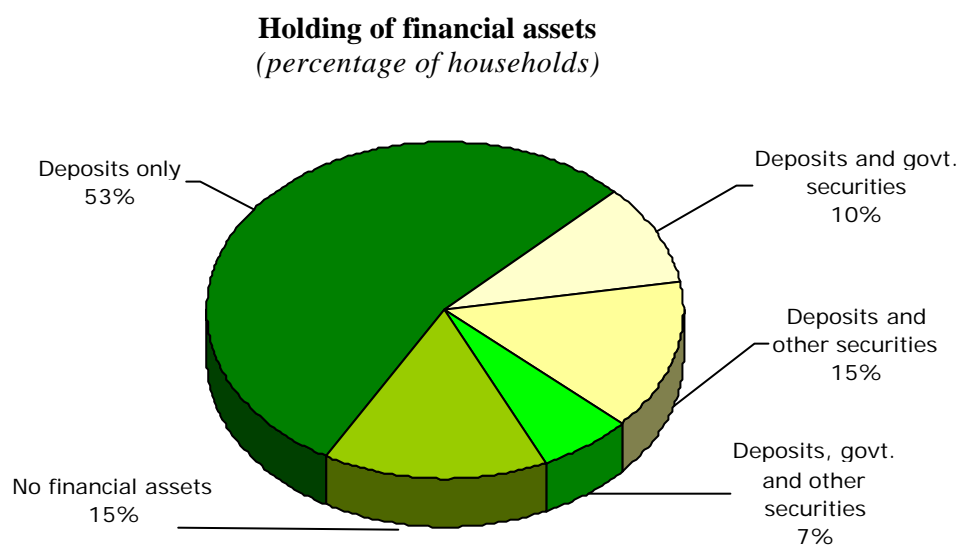
In this context, interesting information can be drawn from the data on possession over a lifetime of different types of financial asset (Table F2). For example, a significant number of heads of household (26.9 per cent) have held government securities at some time; the share is even higher for households in the North (40.5 per cent), those with an income of over €40 thousand (48 per cent) and those where the head is a university graduate (45.3 per cent). By contrast, the number of households who have ever held stocks and shares is small but increasing in comparison with the 1998 survey (12 as against 11.1 per cent); this share is especially low among households in the South and Islands (4.9 per cent).

Looking at types of bank deposit, current accounts are clearly much more popular than savings accounts (72.6 as against 15.1 per cent) (Table F3). In the same way, postal deposits more frequently take the form of current rather than savings accounts (11.4 as against 3.2 per cent) (Table F4).

It is interesting to note that in this survey, the number of households who do not even have an approximate idea of what rate of interest they receive on their current bank account has increased (13.4 per cent against 9.7 per cent in 1998). The average rates reported show a substantial uniformity of returns (Table F5).

Turning to portfolio composition, nearly all households with some kind of financial asset, have a bank or postal deposit; 53 per cent of households have only one deposit account (a sharp fall compared with the 61.5 per cent recorded in 1998) while 10% also hold government securities and 7 per cent have both government and other securities. Some 15 per cent of households have both a deposit and other instruments (investment fund units, bonds, or shares), an increase of 2.3 percentage points in relation to the last survey (Figure 10).

Figure 10



Considering insurance assets, 12.1 per cent of households have supplementary pension plans (up four percentage points since 1998), and 19.9 per cent of households have life insurance policies. There are more limited geographical differences as regards life insurance policies, but supplementary pension plans, which are mostly taken out by entrepreneurs and professionals, are virtually absent in the South of Italy (Table F6).

3.4 Use of payment instruments

The latest survey confirms the tendency already reported in previous surveys towards a gradual substitution of the traditional means of payment, such as cash and cheques, with more advanced, flexible instruments such as credit cards, debit cards and standing debit orders.

Households with bank current accounts issue an average of 1.6 cheques a month (Table G1). Obviously the number of cheques written increases with household income and with the number of income earners. Cheques are written most frequently by households whose heads are self-employed (3.1 cheques a month).

The average number of bank payment orders is 12.4 per year per household, compared with 11.3 in 1998.

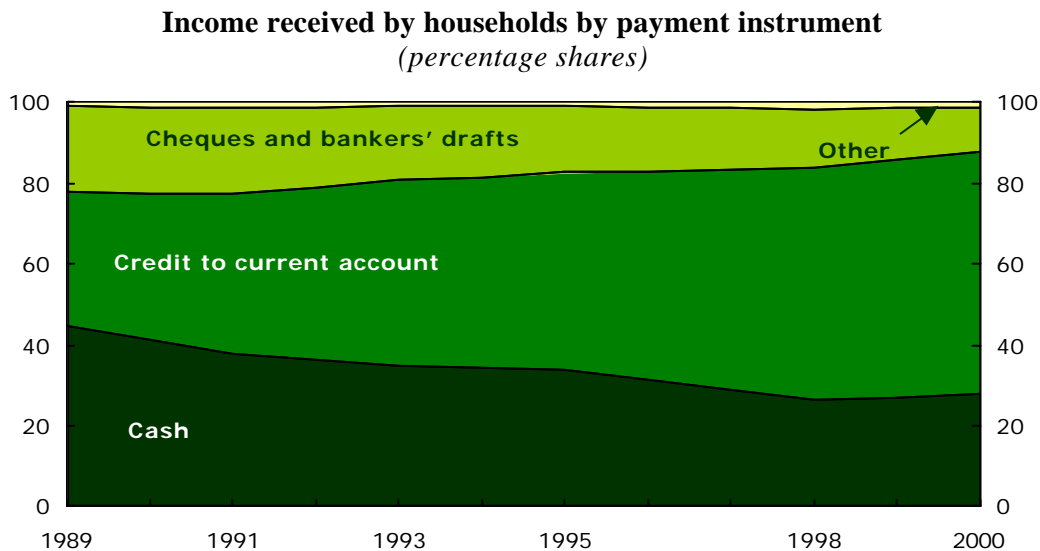
Standing debit orders, typically for utility bills, are used by more than a third of Italian households (38.2 per cent, up from 36.4 per cent in 1998). There remain however strong geographical differences, ranging from 56.7 per cent in the North to 32.5 per cent in the Centre and 15.7 per cent in the South and Islands (Table G2).

The number of households using debit cards at point-of-sale (POS) terminals has also risen significantly (33.8 per cent against 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 debit cards and credit cards is 52.1 and 23.1 per cent respectively, compared with 48.5 and 20.3 per cent at the time of the 1998 survey. Ownership of these cards is positively correlated with household income and with the educational qualification of the head of household; they are more common among households whose head is young (Table G3).

The most common means of receiving income is by direct credit to a current account (59.9 per cent) or in cash (27.8 per cent). A significant share of households are paid by cheque (11.2 per cent) (Table G4). Compared with previous surveys there has been a further increase in direct crediting of current accounts and a decline in payments by cheque or banker's draft. The share of income received in cash has remained more or less the same (Figure 11).

Figure 11



Direct credit to a bank account is more common in the North (71.3 per cent), in the big cities, among high-income households, and where the heads are well-educated and payroll employees. The portion receiving their income in cash is higher in the South and Islands (47.9 per cent) and in small towns, among low-income households and with heads who have a medium/low level of education and are non-working or self-employed. The

portion paid by cheque is especially high for households headed by the self-employed (24.5 per cent).

The average cash reserves of the households surveyed amount to €355.00 (1.9 per cent of their annual consumption). The lower cash threshold i.e. the amount below which households with accounts withdraw cash, is €130.00 on average (0.6 per cent of annual consumption) (Table G5).

In the present survey, a monographic section was included on the impact of the new information technologies on methods of payment.

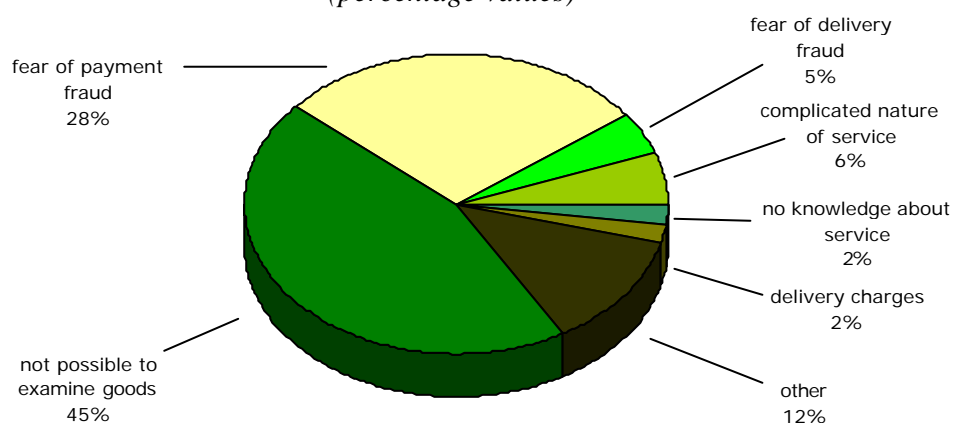
Despite the fact that between 1998 and 2000 the number of households using the Internet increased threefold from 7.1 to 21.3 per cent³⁸, few households made Internet purchases during 2000 (2.5 per cent). Slightly higher percentages are found for households whose heads are under the age of 50, have a high level of education, and are managers (Table C8).

This low level of use of the new technologies is also explained by an overall medium-low level of computer skills. A good 68.4 per cent of individuals state that they do not know how to use a computer, a proportion that exceeds 80 per cent for the over-50s (Table C9). The number of households with at least one computer-literate member was just over one-third at the end of 2000 (Table C8).

The main reasons given by computer-literate households for not making Internet purchases are the impossibility of examining the goods and concerns about payment fraud (Figure 12).

Figure 12

Reasons why goods and services are not purchased over the Internet
(percentage values)



³⁸ According to the OECD, the percentage of households with access to Internet is higher than 40 per cent in Sweden, Denmark, the United States, the Netherlands and Canada; the figure is around 30 per cent in the United Kingdom, Australia and Finland; and similar percentages to those in Italy are also found in Ireland, Austria, Japan, Germany, Belgium and France (see OECD, *Science, Technology and Industry Scoreboard*, 2001).

3.5 Housing

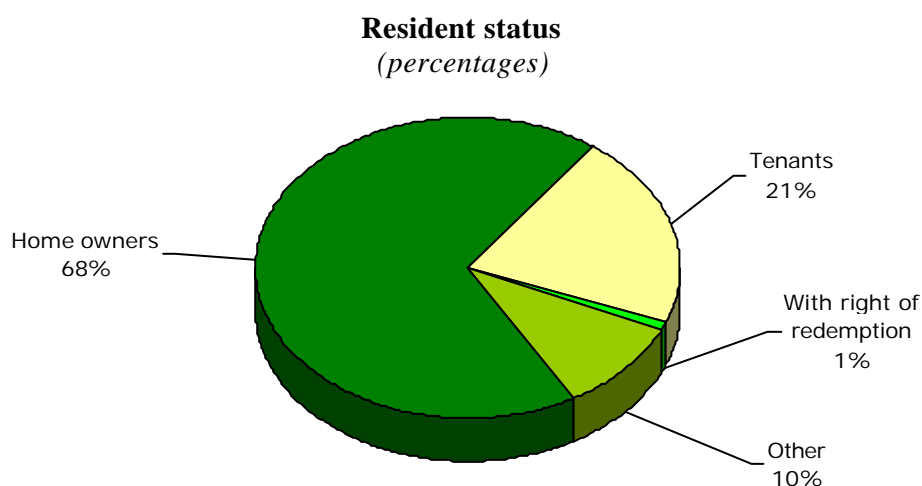
The average size of the main residence is 105 m²; 15.7 per cent of homes are smaller than 60 m²; and 18.6 per cent are larger than 120 m² (Table A2). Naturally, home size varies with the size of the household. Single-member households have a living space of around 84 m²; two-member households, 101 m²; and so on. The average living space is 47 m² per person.

The average value of these dwellings is €24,749 or about €1,180 per square metre.³⁹ The value per square metre varies significantly by geographical area (€1,311 in the North, €1,419 in the Centre, and €870 in the South and Islands) and by town size (€1,046 for towns up to 20,000 inhabitants, €1,603 for those with populations of more than 500,000).

Households are owner-occupiers in 68.3 per cent of cases; 20.9 per cent are tenants; 10.1 per cent are occupying under “other arrangements” (usufruct, use without charge); and the remaining 0.7 per cent, under right of redemption (Table H1, Figure 13). Compared with the previous survey, there has been an increase in the proportion of home owners (+2.6 percentage points), reducing the proportion of rented accommodation (-1.9 percentage points).⁴⁰

Home ownership is more common in small towns (72.9 per cent in towns with under 20,000 inhabitants). Home ownership increases with the age of the head of household except for the over-65 age group which displays a significant share of “other arrangements” (10.2 per cent). The younger age groups more commonly rent their homes or occupy them under “other arrangements” (Table H1).

Figure 13



³⁹ This figure is the respondent's subjective estimate of the price at which the dwelling could be sold if not occupied by tenants.

⁴⁰ Household distribution by resident status and the steady increase in the number of households that own their own homes is substantially confirmed by Istat data. See Istat, “Annuario Statistico Italiano 2000”, Rome, November 2000.

In relation to the previous survey, there has been a decline in the share of accommodation let under regulated rents from 7.5 to 7 per cent, and under semi-regulated rents (from 4.2 to 3.4 per cent). There has also been a small reduction in the share of state-owned property (from 6.3 to 5.3 per cent).

Owner-occupied homes have an average value of €38,335. The imputed rental value, i.e. the rent that owners consider they could earn by renting out their home, is €5,014 per year. The value of these homes varies considerably with city size (€63,224 in those with more than 500,000 inhabitants, €30,030 in towns with under 20,000) and by geographical area (€62,860 in the North, €48,960 in the Centre, and €9,461 in the South and Islands), besides any variations due to the individual characteristics of the homes themselves (Table H2).

Rental homes have an average value of €90,853, considerably lower than owner-occupied homes. This difference is mainly due to their smaller size (115 m² on average for owner-occupied homes, 80 m² for rented homes). Average rentals paid are €3,090 a year, an increase of 13 per cent over the previous survey.

The gross return to the owner is 3.4 per cent. The value of the home and the rent paid both increase as accommodation size increases; however the gross return to the owner decreases as the size of the dwelling increases (Table H3).

APPENDIX A:
METHODOLOGICAL NOTE

METHODOLOGICAL NOTE

1. 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).

Table 1a shows the sample size used between 1987 and 2000, indicating the number of households interviewed in more than one survey. For example, of the 8,001 households that made up the sample in this survey, 61 had participated since 1987, 343 since 1989, 832 since 1991, 399 since 1993, 245 since 1995 and 1,993 since 1998. The remaining 4,128 were being interviewed for the first time.

Table 1a

Households interviewed in the 1987-2000 surveys

Year of first interview	Year of survey						
	1987	1989	1991	1993	1995	1998	2000
1987.....	8,027	1,206	350	173	126	85	61
1989.....		7,068	1,837	877	701	459	343
1991.....			6,001	2,420	1,752	1,169	832
1993.....				4,619	1,066	583	399
1995.....					4,490	373	245
1998.....						4,478	1,993
2000.....							4,128
Sample size	8,027	8,274	8,188	8,089	8,135	7,147	8,001

The overall size of the sample for the 2000 survey was 8,001 households (7,147 in 1998). The proportion of panel households was 48.4 per cent (37.3 per cent in 1998).

The sample was drawn in two stages (municipalities and households), with the stratification of the primary sampling units (municipalities) by region and demographic size. Within each stratum, the municipalities in which interviews would be conducted were selected by including all municipalities with a population of more than 40,000 and randomly selecting smaller towns. The individual households to be interviewed were then selected randomly.

In order to form the panel, the municipalities were selected from among those already sampled in the 1998 survey (panel municipalities). Households residing in these municipalities that had participated in at least two surveys were all included in the sample; the remaining panel households to be interviewed were selected randomly from among those interviewed in the previous survey only.⁴¹

⁴¹ 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 new households formed by the children of the original household). There were 67 such households in all.

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

Households were interviewed in 333 municipalities of which 311 were panel households and 22 non-panel households (Table 2a).⁴²

Table 2a

Survey municipalities

Geographical area	Panel	Non-panel	Total
North	134	10	144
Centre	65	3	68
South and Islands	112	9	121
Total.....	311	22	333

2. The questionnaire

As in the previous survey, data was collected mainly with the aid of computers using the Computer-Assisted Personal Interviewing program (CAPI).⁴³

Under this 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, making it possible to remedy any inconsistencies in the data supplied directly in the presence of the household.⁴⁴

The remaining interviews (about one-third of the total) were conducted using paper-based questionnaires which 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 any difficulties in understanding and answering the questions on the part of the respondents. The test survey, which involved about 100 households from around Italy, was conducted by pairs of interviewers. One conducted the interview in the normal way, while the other noted any difficulties on a special questionnaire.⁴⁵ This exercise provided information that was helpful in reformulating certain questions more clearly.

The questionnaire used in the survey (see Appendix C for the complete version) has a modular structure. It is composed of a general part addressing aspects relevant to all

42 As in the previous survey, panel households that had changed their residence were, as far as possible, interviewed at their new address even if this was in a different municipality, as long as it was in Italy.

43 A total of 5,362 interviews (67 per cent) were conducted using the CAPI method.

44 There are many possible causes for such inconsistencies: the respondent 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 made by interviewers are coding errors or entering values in a different unit of measurement from that required by the questionnaire.

45 The strategy adopted was broadly that described in L. Oksenberg et al, "New Strategies for Pretesting Survey Questions" in *Journal of Official Statistics*, Vol. 7, no. 1, Statistics Sweden, Stockholm, 1991, pp. 349-365.

households and a series of annexes with questions relevant to specific subsets of households.

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 on behaviour relating to consumption and housework and care activities, depending on the year of birth (odd or even) of the head of household.⁴⁶

Interviews lasted an average of 55 minutes, compared with 53 minutes in the previous survey. However, there was considerable variability within the sample, which was positively correlated with income, wealth and the number of household members (Table 4a).

3. Data collection

Data collection was entrusted to a specialized company using professional interviewers.

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

The households contacted for interviews, who are guaranteed complete anonymity, received a booklet describing the purpose of the survey and giving a number of examples of the ways in which the data are used.⁴⁷ The participating households may request a copy of the results of a previous survey.

Interviewers contacted 20,882 households, of which 38.3 per cent agreed to be interviewed (Table 3a).⁴⁸

The actual sample was therefore composed of 8,001 households, of which 3,873 were panel households and 4,128 non-panel households. The participation rate was, as is normally the case, higher for panel households (65.8 per cent, compared with 27.5 per cent for non-panel households).

The most common reason for non-participation is unwillingness on the part of the household (50.1 per cent; Table 3a). In 11.6 per cent of cases, the household could not be contacted by telephone or there was no-one at home on any of the three occasions the interviewers called, on different days and at different times.

⁴⁶ In addition to producing estimates based on a smaller sample, this approach permits the 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.

⁴⁷ 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.

⁴⁸ The participation rate for the previous survey, net of ineligible households (due to deaths, wrong addresses, or change of residence) was 43.9 per cent.

Table 3a

Households contacted and reason for non-participation
(percentages)

Households:	Panel		Non-panel		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Interviewed	3,873	65.8	4,128	27.5	8,001	38.3
Refusals	1,878	31.9	8,583	57.2	10,461	50.1
Not contacted	133	2.3	2,287	15.2	2,420	11.6
Total	5,884	100.0	14,998	100.0	20,882	100.0
Ineligible (*)	232	3.9	570	3.8	802	3.8

(*) Households not at the address listed in the municipal register (deaths, wrong addresses, or changes of residence).

4. Non-participation and response reliability

Non-participation can be a problem in statistical surveys since it may produce samples in which the less-cooperative segments of the population are under-represented, thus generating a selectivity bias.

One indication of the extent of the phenomenon is provided by the number of contacts needed to obtain an interview (Table 4a). In order to conduct the 8,001 interviews, interviewers made a total of 15,525 contact attempts.

The difficulty of obtaining an interview increases with income, wealth and the educational qualification of the head of household. It is less difficult to obtain interviews in smaller municipalities, in households with fewer components, and where the head of household is retired or female.

A number of measures were taken to limit the potentially distorting effects of non-participation. 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 respondents, making it possible to reweight the various segments of the population within the sample (see section 7 below).

Studies made suggest that any selectivity bias due to non-participation is small, thanks in part to the measures taken.⁴⁹

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.⁵⁰ Although participation in the survey is voluntary and the content of the survey is known to

49 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. Similar results were obtained with reference to 1998 data. See G. D'Alessio and I. Faiella, "Non-response behaviour in the Bank of Italy's Survey of Household Income and Wealth", preparatory paper, Banca d'Italia, Rome, 2001.

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

the respondent at the start, it is possible that respondents are not always 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.).⁵¹

As in the previous survey, although the reliability level was satisfactory on average, it was not uniform across the sample. The highest ratings were given to households with heads who were young, had a high educational qualification, were payroll employees and resided in the North. Slightly lower ratings were given to households with heads who were elderly, had a medium/low educational qualification, were self-employed or retired and resided in the South and Islands. Reliability increased as the income and wealth declared in the survey increased (Table 4a).⁵²

Additional elements used to assess the reliability of respondents’ replies can be obtained by comparing survey estimates with figures from the national accounts. Such comparisons must be made with caution since, at least in part, any disparities found may be due to differences in the definitions used.⁵³

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

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

53 In the past, the estimates derived from the survey were compared with those drawn from tax returns, which showed substantial correspondence for income from payroll employment and a significant under-statement of self-employment income declared in tax returns compared with that declared for the survey. For more on this issue, see L. Cannari et al, “Il recupero degli imponibili sottratti a tassazione” in *Ricerche quantitative per la politica economica - 1995*, Banca d’Italia, Rome, 1997.

Table 4a

Number of contacts, average length of interview and reliability of responses

(number, minutes, score on scale of 1-10)

Characteristics*	Contacts	Households	Contacts per 100 households	Average length of interview	Response reliability
Gender					
male.....	11,649	5,886	197.9	56.6	7.7
female	3,876	2,115	183.3	52.3	7.8
Age					
up to 30 years	1,099	576	190.8	56.2	7.8
31 to 40	2,929	1,424	205.7	56.7	7.9
41 to 50	3,318	1,646	201.6	57.8	7.8
51 to 65	4,488	2,253	199.2	57.0	7.7
over 65	3,691	2,102	175.6	51.1	7.5
Education					
none	848	532	159.4	45.8	7.1
elementary school	3,736	2,083	179.4	52.0	7.3
middle school	5,307	2,689	197.4	56.2	7.8
high school	4,066	1,970	206.4	58.7	8.0
university degree	1,568	727	215.7	61.3	8.1
Branch of activity					
agriculture	394	216	182.4	57.9	7.1
industry	3,386	1,680	201.5	57.1	7.7
public administration	2,472	1,214	203.6	58.7	8.1
other sector	3,143	1,501	209.4	58.8	7.8
not employed	6,130	3,390	180.8	52.0	7.6
Work status					
Employee					
blue-collar worker	3,055	1,579	193.5	55.5	7.7
office worker or school teacher	2,945	1,438	204.8	58.7	8.1
cadre or manager.....	1,033	467	221.2	60.7	8.3
total	7,033	3,484	201.9	57.5	7.9
Self-employed					
sole proprietor, member of arts or professions..	1,058	476	222.3	61.9	7.7
other self-employed	1,304	651	200.3	58.3	7.3
total	2,362	1,127	209.6	59.9	7.5
Not employed					
retired	5,551	3,075	180.5	52.2	7.6
other	579	315	183.8	49.6	7.0
total	6,130	3,390	180.8	52.0	7.6
Household size					
1 member	2,701	1,479	182.6	46.9	7.6
2 members	4,276	2,221	192.5	54.3	7.7
3 members	3,527	1,778	198.4	57.9	7.8
4 members	3,723	1,825	204.0	59.4	7.8
5 members or more.....	1,298	698	186.0	61.1	7.5
Number of earners					
1 earner	6,758	3,578	188.9	51.3	7.5
2 earners	6,562	3,319	197.7	57.6	7.9
3 earners	1,735	862	201.3	62.2	7.8
4 earners or more	470	242	194.2	65.8	7.7
Household income					
up to €10.000	1,678	983	170.7	46.7	7.0
€10.000 - €20.000	4,496	2,478	181.4	50.8	7.5
€20.000 - €30.000	3,702	1,878	197.1	56.9	7.9
€30.000 - €40.000	2,580	1,265	204.0	59.2	8.0
more than €40.000	3,069	1,397	219.7	64.9	8.1
Town size					
up to 20,000 inhabitants	3,936	2,086	188.7	54.1	7.9
from 20,000 to 40,000	2,835	1,543	183.7	55.3	7.6
from 40,000 to 500,000.....	7,409	3,681	201.3	55.7	7.7
more than 500,000	1,345	691	194.6	59.1	7.7
Geographical area					
North	7,395	3,539	209.0	56.9	8.1
Centre	2,991	1,622	184.4	54.2	7.6
South and Islands	5,139	2,840	181,0	54.5	7.3
Total	15,525	8,001	194,0	55.5	7.7

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

A study of the surveys conducted up to 1995⁵⁴ suggests that the survey understates income from interest and dividends and self-employment income more than income from transfers and payroll employment. By contrast, actual and imputed rents appear to be overstated.⁵⁵

For real wealth, previous studies⁵⁶ have indicated that the value of housing 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 2000 survey was a quarter of the corresponding item in the financial accounts, although the latter also includes the assets of non-profit institutions. The underestimation is smaller for cash and bank or postal deposits, while that for shares, bonds and investment fund units is larger.⁵⁷

5. Checking data and imputing missing data

The CAPI survey method greatly 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.

Once the checks had been completed, work began on imputing missing answers, which could have been due to reticence on the part of the respondents or difficulties they had in replying to the question. 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 payroll employment).

The amount of imputed data is generally small, in 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 payroll employees, 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.

54 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.

55 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 figures for interest income, 50 per cent lower for self-employment and business income, 30 per cent lower for transfer income, and 20 per cent lower for income from payroll employment. Rental income is about 10 per cent higher.

56 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.

57 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 et al., "Le attività finanziarie delle famiglie italiane", *Temi di Discussione del Servizio Studi*, no. 136, Banca d'Italia, July, 1990.

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 economic 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.

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 supplm. 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 (-)	E06(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 + D2/7
YCA2	Imputed rents ⁽³⁾	(D/22*12) + D1/10
YCF	Income from financial assets ⁽⁴⁾	
YCF1	Interest on deposits	Rate1*C/58(A,B)
YCF2	Interest on government securities	Rate2*C/58(C)
YCF3	Income from other securities	Rate2*C/58(D,E,F,G,H)
YCF4	Interest payable (-)	Rate3*C/64(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	Expenditure for transport equipment	E/2(2) – E/4(2)
CD2	Expenditure for furniture, etc.	E/2(3)
CN	Non-durables	((E/7+ D/19)*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⁾
W	Net wealth	
AR	Real assets	
AR1	Real estate	D1/7*D1/2 + D/30*D/6 + D/34
AR2	Business equity	B2/9 + B3/9 + B4/9
AR3	Valuables	E/5(1)
AF	Financial assets (-)	
AF1	Deposits	C/58(A,B)
AF2	Government securities	C/58(C)
AF3	Other securities	C/58(D,E,F,G,H)
AF4	Trade credit or credit due from other households	B2/7(5) + B3/7(5) + C/65(1)
PF	Financial liabilities (-)	
PF1	Liabilities towards banks and finance companies	C/64(1,2,3,4,5) + B2/7(1,2,3) + B3/7(1,2,3)
PF2	Trade liabilities	B2/7(4) + B3/7(4)
PF3	Liabilities towards other households	C/65(2)
Memorandum item:		
BD	Consumer durables	
BD1	Transport equipment	E/5(2)
BD2	Furniture, etc.	E/5(3)

$$W = AR + AF - PF$$

(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).

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 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 respondents 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 may differ somewhat from those of the entire sample in 1998, mainly owing to missing interviews.⁵⁹

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 (geographical area, income classes, professional status of head of household) so as to modify the initial weight of this subset of households.⁶⁰

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 (PPS). 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 $m_h n_{hi}/P_h$.

⁵⁹ In order to take account of attrition, we could have modelled the non-participation as proposed by A. Giraldo et al, *Attrition bias in the Bank of Italy's Survey of Households' Income and Wealth*, International Conference on Quality in Official Statistics, Stockholm, 14-15 May 2001. This method also uses data, of a higher quality than those available, which permits us to distinguish between households who are unwilling to be interviewed or who cannot be contacted and those who are ineligible.

⁶⁰ In reality, post-stratification modifies the sample weights only marginally.

c) Estimation of aggregates

An unbiased estimator of the mean of variable x is given by the Horwitz-Thompson estimator:⁶¹

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

However, if the values of variable x measured on two successive waves are correlated, an optimal estimator of the mean is given by:⁶²

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

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

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:

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

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

61 See F. Cicchitelli et al, "Il campionamento statistico", Il Mulino Editore, Bologna, 1994.

62 See L. Fabbris, "L'indagine campionaria", La Nuova Italia Scientifica, Rome, 1989.

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

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 (51.3 per cent compared with 48.4 per cent), with a corresponding reduction in the weight assigned to 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.⁶³

8. Standard errors

The standard errors cannot easily be determined with the usual analytical methods. The presence of stages b) and c) as 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, 200 bootstrap samples of equivalent size to the actual sample were replicated (drawing the units with replacement in both stages). The mean values of the main variables were obtained by performing the full estimation process. The variability of the estimators was approximated analysing the distribution of simulated mean values.

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

As regards the main economic variables, it can be noted that the standard errors in the means for consumption and income are significantly smaller than the standard error for net wealth.

The standard errors in estimates at the level of geographical area are naturally larger than those for the sample as a whole.

⁶³ Iterative Proportional Fitting (or Raking) is a technique that allows us to align the sample weights simultaneously with the distribution of some characteristics found in external sources. See, for example, V. Verma, "Advanced Sampling Methods", *Manual for Statistical Trainers*, Statistical Institute for Asia and the Pacific, Tokyo, 2000, pp. 6.13-6.21.

Table 8a

Standard errors in the estimation of the means for the main variables
(units, euros, percentages)

Variable	North		Centre		South and Islands		Total sample	
	Value	% of estimate	Value	% of estimate	Value	% of estimate	Value	% of estimate
Mean number of members	0.04	1.4	0.09	3.4	0.05	1.7	0.02	0.8
Mean age	0.48	0.9	0.90	1.6	0.62	1.1	0.21	0.4
Household income.....	865	2.9	1,585	5.9	461	2.4	486	1.9
Household consumption.....	471	2.2	942	4.8	309	2.1	267	1.4
Net wealth	11,504	5.7	18,225	10.6	5,356	5.2	6,550	4.0

APPENDIX B:
STATISTICAL TABLES

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

Characteristics	Households (*)	Earners	Individuals
Gender			
male	71.8	56.1	48.6
female	28.2	43.9	51.4
Age			
up to 30 years	7.6	14.9	34.8
31 to 40	20.7	19.7	16.2
41 to 50	20.1	17.8	14.1
51 to 65	24.3	22.5	18.2
over 65	27.4	25.0	16.8
Education			
none	8.3	8.4	15.7
elementary school	25.0	24.9	23.5
middle school	35.0	32.9	32.7
high school	23.2	25.5	22.2
university degree	8.5	8.3	5.9
Branch of activity			
agriculture	3.3	3.5	2.2
industry	21.8	20.0	12.6
public administration.....	14.7	14.4	9.0
other sector	18.8	20.1	12.6
not employed.....	41.5	42.0	63.6
Work status			
Employee			
blue-collar worker	20.8	21.1	13.2
office worker or school teacher	17.8	19.5	12.2
cadre or manager	5.5	4.4	2.7
total	44.1	44.9	28.1
Self-employed			
sole proprietor, member of arts or professions	6.1	5.1	3.2
other self-employed	8.3	8.0	5.1
total	14.4	13.1	8.3
Not employed			
retired	38.0	36.3	22.8
other.....	3.6	5.7	40.8
total.....	41.5	42.0	63.6
Household size			
1 member	20.2	11.8	7.4
2 members	27.5	26.8	20.3
3 members	23.0	26.1	25.3
4 members	21.4	24.8	31.5
5 members or more.....	7.9	10.5	15.5
Number of earners			
1 earner	46.0	27.0	37.2
2 earners	40.8	47.9	43.9
3 earners	10.4	18.3	14.0
4 earners or more	2.7	6.8	4.8
Town size			
up to 20,000 inhabitants	47.4	48.7	47.4
from 20,000 to 40,000.....	13.1	13.3	13.9
from 40,000 to 500,000	26.1	25.4	26.3
more than 500,000.....	13.4	12.5	12.4
Geographical area			
North	46.8	49.0	44.6
Centre	19.6	20.1	19.2
South and Islands	33.5	30.9	36.2
Total	100.0	100.0	100.0

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

Households by characteristics of the dwelling
(percentages)

Characteristics	Households
Location of the dwelling	
isolated area, countryside.....	6.2
town outskirts	29.0
between outskirts and town centre	33.3
town centre.....	24.1
other	7.3
Dwelling area	
upscale.....	20.1
run-down	4.1
neither upscale nor run-down.....	75.2
Dwelling rating	
luxury	1.1
upscale.....	11.7
mid-range	60.9
modest	17.5
low-income.....	7.1
very low-income	1.7
Surface area	
up to 60 m ²	15.7
from 60 a 80 m ²	22.6
from 80 a 100 m ²	28.3
from 100 a 120 m ²	14.8
more than 120 m ²	18.6
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.....	9.4	29.4	25.8	25.9	9.5	100.0	3.00
female	47.5	22.8	15.7	10.0	4.0	100.0	2.02
Age							
up to 30 years	14.5	25.6	30.9	18.5	10.5	100.0	2.90
31 to 40	10.7	18.8	32.6	29.5	8.4	100.0	3.09
41 to 50	8.7	13.8	24.3	38.5	14.6	100.0	3.41
51 to 65	13.4	27.8	27.5	22.5	8.8	100.0	2.88
over 65	43.2	44.5	8.5	2.5	1.3	100.0	1.75
Education							
none	46.3	35.1	10.4	4.7	3.4	100.0	1.86
elementary school	30.1	36.6	16.0	11.0	6.3	100.0	2.29
middle school	12.1	22.8	28.1	27.0	9.9	100.0	3.03
high school	13.4	22.3	27.3	28.7	8.3	100.0	2.98
university degree	16.8	26.9	22.8	25.4	8.1	100.0	2.85
Branch of activity							
agriculture	5.4	18.1	22.2	32.0	22.4	100.0	3.55
industry	7.1	17.4	32.7	32.3	10.6	100.0	3.25
public administration	11.9	18.2	27.1	31.1	11.7	100.0	3.17
other sector	9.9	20.8	28.7	30.6	10.1	100.0	3.13
not employed	35.7	40.0	13.9	7.3	3.2	100.0	2.03
Work status							
Employee							
blue-collar worker	8.5	17.9	31.9	29.8	11.9	100.0	3.23
office worker or school teacher ...	10.4	19.5	28.7	31.1	10.4	100.0	3.14
cadre or manager.....	10.4	19.6	25.4	36.6	8.0	100.0	3.14
total	9.5	18.8	29.8	31.2	10.8	100.0	3.18
Self-employed							
sole proprietor, arts/profess.	9.5	19.5	25.1	34.1	11.8	100.0	3.24
other self-employed	6.8	17.9	30.5	30.7	14.1	100.0	3.34
total	7.9	18.6	28.2	32.1	13.1	100.0	3.30
Not employed							
retired	35.3	41.9	13.8	6.8	2.1	100.0	1.99
other	40.0	19.3	14.8	11.8	14.0	100.0	2.43
total	35.7	40.0	13.9	7.3	3.2	100.0	2.03
Number of earners							
1 earner	43.8	20.3	14.9	15.3	5.7	100.0	2.20
2 earners	-	44.6	26.4	22.7	6.3	100.0	2.93
3 earners	-	-	51.4	35.3	13.4	100.0	3.65
4 earners or more	-	-	-	51.2	48.8	100.0	4.78
Town size							
up to 20,000 inhabitants	20.0	26.8	24.9	20.3	8.0	100.0	2.72
from 20,000 to 40,000	17.6	26.3	20.0	25.8	10.3	100.0	2.88
from 40,000 to 500,000.....	19.5	28.0	21.9	22.7	7.9	100.0	2.74
more than 500,000	24.5	30.4	21.3	18.1	5.7	100.0	2.52
Geographical area							
North	21.0	28.9	26.5	18.9	4.8	100.0	2.59
Centre	21.4	27.4	22.3	21.8	6.9	100.0	2.66
South and Islands	18.3	25.7	18.4	24.6	12.9	100.0	2.93
Total	20.2	27.5	23.0	21.4	7.9	100.0	2.72

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

Households by number of earners
(percentage of households)

Characteristics (*)	Number of earners					Average number of earners
	1	2	3	4	Total	
Gender						
male.....	40.6	45.2	11.4	2.8	100.0	1.77
female.....	59.9	29.5	7.9	2.7	100.0	1.54
Age						
up to 30 years.....	32.1	37.6	20.8	9.5	100.0	2.11
31 to 40.....	44.8	44.3	8.7	2.2	100.0	1.69
41 to 50.....	42.2	45.8	9.5	2.5	100.0	1.73
51 to 65.....	39.7	40.9	15.9	3.5	100.0	1.84
over 65.....	59.2	35.4	4.7	0.7	100.0	1.47
Education						
none.....	64.3	31.2	4.2	0.3	100.0	1.41
elementary school.....	53.9	36.3	8.0	1.8	100.0	1.58
middle school.....	44.4	40.0	12.0	3.6	100.0	1.76
high school.....	38.0	46.4	12.2	3.4	100.0	1.82
university degree.....	33.5	51.6	12.5	2.4	100.0	1.84
Branch of activity						
agriculture.....	53.7	31.4	9.2	5.6	100.0	1.68
industry.....	35.8	45.9	14.0	4.4	100.0	1.88
public administration.....	37.8	48.3	11.7	2.2	100.0	1.79
other sector.....	38.7	44.6	12.7	4.0	100.0	1.83
not employed.....	57.0	34.5	7.1	1.3	100.0	1.53
Work status						
Employee						
blue-collar worker.....	44.5	38.2	13.0	4.3	100.0	1.78
office worker or school teacher ...	32.8	49.6	13.9	3.7	100.0	1.90
cadre or manager.....	31.0	57.7	9.2	2.1	100.0	1.82
total.....	38.1	45.2	12.9	3.8	100.0	1.83
Self-employed						
sole proprietor, arts/profess.....	33.5	49.4	12.6	4.5	100.0	1.89
other self-employed.....	42.4	42.5	12.1	3.1	100.0	1.77
total.....	38.6	45.4	12.3	3.7	100.0	1.82
Not employed						
retired.....	54.8	36.3	7.5	1.3	100.0	1.56
other.....	80.1	15.5	3.3	1.0	100.0	1.25
total.....	57.0	34.5	7.1	1.3	100.0	1.53
Household size						
1 member.....	100.0	-	-	-	100.0	1.00
2 members.....	34.0	66.0	-	-	100.0	1.66
3 members.....	29.9	46.9	23.3	-	100.0	1.93
4 members.....	32.9	43.4	17.2	6.6	100.0	1.97
5 members or more.....	33.1	32.5	17.5	16.9	100.0	2.26
Town size						
up to 20,000 inhabitants.....	43.7	41.5	11.4	3.4	100.0	1.75
from 20,000 to 40,000.....	45.6	39.6	11.6	3.2	100.0	1.73
from 40,000 to 500,000.....	47.5	41.0	9.5	2.0	100.0	1.66
more than 500,000.....	51.8	39.2	7.5	1.5	100.0	1.59
Geographical area						
North.....	40.1	45.4	11.3	3.2	100.0	1.78
Centre.....	43.1	42.5	11.2	3.3	100.0	1.75
South and Islands.....	56.0	33.4	8.7	1.9	100.0	1.57
Total.....	46.0	40.8	10.4	2.7	100.0	1.70

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

Household income, expenditure and net wealth

Characteristics (*)	Income	Expenditure	Net wealth	Propensity to consume	Net wealth on income
	<i>(euros)</i>			<i>(percentages)</i>	
Gender					
male	28,228	20,436	177,284	72.4	6.3
female	20,665	15,202	131,705	73.6	6.4
Age					
up to 30 years	26,497	18,748	118,310	70.8	4.5
31 to 40	26,760	20,269	120,008	75.7	4.5
41 to 50	29,464	21,761	167,806	73.9	5.7
51 to 65	30,952	21,496	227,233	69.5	7.3
over 65	18,738	13,750	152,708	73.4	8.1
Education					
none	11,465	9,112	49,198	79.5	4.3
elementary school	18,306	14,088	123,541	77.0	6.7
middle school	24,750	18,847	135,077	76.1	5.5
high school	33,890	23,856	222,960	70.4	6.6
university degree	47,696	30,105	359,218	63.1	7.5
Branch of activity					
agriculture	21,241	16,479	165,432	77.6	7.8
industry	29,348	21,882	155,941	74.6	5.3
public administration.....	31,146	22,327	168,381	71.7	5.4
other sector	33,245	22,712	205,890	68.3	6.2
not employed.....	19,761	14,742	148,689	74.6	7.5
Work status					
Employee					
blue-collar worker	22,350	17,706	80,368	79.2	3.6
office worker or school teacher	31,299	22,462	157,348	71.8	5.0
cadre or manager	43,918	30,092	261,531	68.5	6.0
total	28,651	21,169	134,026	73.9	4.7
Self-employed					
sole proprietor, arts/profess.....	46,350	29,362	437,272	63.3	9.4
other self-employed	29,409	20,732	204,724	70.5	7.0
total	36,568	24,379	302,991	66.7	8.3
Not employed					
retired	20,596	15,047	150,699	73.1	7.3
other	10,917	11,511	127,401	105.4	11.7
total.....	19,761	14,742	148,689	74.6	7.5
Household size					
1 member	14,556	11,771	106,132	80.9	7.3
2 members	24,504	17,557	175,167	71.7	7.1
3 members	30,434	21,469	171,527	70.5	5.6
4 members	31,837	23,151	183,625	72.7	5.8
5 members or more.....	32,935	23,557	203,182	71.5	6.2
Number of earners					
1 earner	17,294	14,832	123,361	85.8	7.1
2 earners	30,960	21,632	189,750	69.9	6.1
3 earners	39,296	23,643	210,768	60.2	5.4
4 earners or more	51,360	30,731	301,356	59.8	5.9
Household income					
up to €10.000	6,564	8,206	39,936	125.0	6.1
€10.000 - €20.000	14,985	13,280	73,303	88.6	4.9
€20.000 - €30.000.....	24,613	18,937	132,904	76.9	5.4
€30.000 - €40.000.....	34,718	24,568	196,687	70.8	5.7
more than €40.000	59,931	34,653	477,559	57.8	8.0
Town size					
up to 20,000 inhabitants	24,135	17,786	159,024	73.7	6.6
from 20,000 to 40,000	25,995	19,067	160,181	73.3	6.2
from 40,000 to 500,000	28,508	20,174	171,398	70.8	6.0
more than 500,000.....	28,451	20,657	174,289	72.6	6.1
Geographical area					
North	30,678	21,890	209,694	71.4	6.8
Centre	26,650	19,945	155,054	74.8	5.8
South and Islands	19,380	14,298	106,755	73.8	5.5
Total	26,098	18,962	164,449	72.7	6.3
<i>thousands of lire</i>	<i>50,533</i>	<i>36,716</i>	<i>318,418</i>		

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

Household income, expenditure and poverty indexes
(euros, percentages)

Characteristics	Equivalent income	Per capita income	Equivalent expenditure	Poverty indexes (*)		
				Equivalent income	Per capita income	Equivalent expenditure
Gender						
male.....	14,731	9,724	10,599	12.8	15.0	9.1
female	14,113	9,476	10,333	13.7	15.0	9.1
Age						
up to 18 years.....	12,591	7,083	9,841	18.4	25.7	10.7
from 18 to 30 years	13,965	9,047	10,066	16.1	17.6	11.2
31 to 40	14,847	9,551	10,956	11.4	15.5	7.8
41 to 50	14,824	9,609	10,748	14.2	15.7	10.0
51 to 65	16,177	11,257	11,174	10.1	9.9	7.0
over 65	14,134	11,057	10,040	9.4	5.3	7.9
Education						
none	11,478	7,045	8,966	20.2	22.5	15.1
elementary school	12,212	8,562	9,086	15.7	16.4	10.8
middle school	13,167	8,666	9,927	14.8	17.3	9.5
high school	17,660	11,719	12,296	6.2	8.0	4.4
university degree	25,782	17,743	16,045	2.3	2.5	1.4
Branch of activity						
agriculture	11,858	7,744	8,669	23.5	29.2	20.9
industry	15,990	10,489	11,433	6.2	8.0	5.9
public administration.....	17,990	11,928	12,284	3.5	5.0	3.5
other sector	18,374	12,199	12,179	5.6	7.5	3.8
not employed	12,896	8,636	9,733	17.2	18.8	11.1
Work status						
Employee						
blue-collar worker	12,993	8,521	9,538	10.5	13.1	10.0
office worker or school teacher	18,209	12,019	12,521	1.7	2.7	2.5
cadre or manager	25,809	17,249	16,240	2.1	2.7	1.5
total	16,499	10,885	11,482	5.9	7.6	5.9
Self-employed						
sole proprietor, arts/profess.	24,198	16,164	15,187	2.3	3.6	0.7
other self-employed	15,701	10,342	10,968	11.7	15.5	6.0
total	18,970	12,582	12,591	8.1	10.9	4.0
Not employed						
Retired	14,559	11,064	10,319	8.1	5.2	6.9
other	11,967	7,282	9,406	22.3	26.4	13.5
Total	12,896	8,636	9,733	17.2	18.8	11.1
Household size						
1 member	14,556	14,556	11,771	12.0	3.9	6.2
2 members	16,373	12,252	11,732	7.3	5.1	4.3
3 members	15,776	10,144	11,167	9.3	9.7	7.6
4 members	13,602	7,959	9,948	12.5	16.4	8.8
5 members or more.....	11,211	6,190	8,075	29.6	39.0	19.7
Number of earners						
1 earner	10,764	7,860	9,355	26.9	29.2	13.7
2 earners	16,287	10,571	11,430	6.1	7.5	5.9
3 earners	17,020	10,757	10,275	3.2	4.5	7.4
4 earners or more	17,948	10,749	10,735	2.8	4.0	7.6
Household income						
up to 20 million lire	4,118	3,306	5,424	77.4	66.6	44.2
from 20 to 40 million.....	8,776	6,325	7,885	19.9	27.7	11.1
from 40 to 60 million.....	12,843	8,588	9,927	0.4	2.8	4.3
from 60 to 80 million.....	16,957	10,962	12,065	0.0	0.0	2.0
more than 80 million	27,387	17,505	15,938	0.0	0.0	1.0
Town size						
up to 20,000 inhabitants	13,425	8,873	9,913	12.3	13.8	9.3
from 20,000 to 40,000	13,703	9,034	10,068	15.7	18.3	8.7
from 40,000 to 500,000.....	15,503	10,389	10,943	14.8	16.5	9.6
more than 500,000	16,674	11,311	11,986	10.7	12.7	7.5
Geographical area						
North	17,623	11,846	12,558	3.6	4.7	2.0
Centre	14,973	10,009	11,173	4.6	5.5	2.2
South and Islands	10,160	6,605	7,503	29.7	32.7	21.4
Total	14,413	9,596	10,462	13.3	15.0	9.1
<i>thousands of lire</i>	27,907	18,580	20,257			

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

Median values of household income and expenditure
(euros)

Characteristics (*)	Income	Expenditure
Gender		
male	23,241	17,353
female	16,276	12,395
Age		
up to 30 years	23,850	16,733
31 to 40	23,368	18,438
41 to 50	26,270	19,212
51 to 65	25,591	18,592
over 65	14,099	11,155
Education		
none	10,216	8,057
elementary school	15,524	12,395
middle school	22,122	16,733
high school	30,116	21,485
university degree	40,387	24,790
Branch of activity		
agriculture	16,248	13,634
industry	25,716	19,212
public administration.....	27,948	19,212
other sector	28,179	19,832
not employed.....	15,437	12,343
Work status		
Employee		
blue-collar worker	20,703	16,113
office worker or school teacher	29,841	20,452
cadre or manager.....	38,633	26,649
total	25,749	18,696
Self-employed		
sole proprietor, member of arts or professions	37,341	24,816
other self-employed	23,259	18,463
total		29,282
Not employed		
retired	16,276	12,395
other	7,152	9,606
total.....	15,437	12,343
Household size		
1 member	12,358	10,102
2 members	20,217	14,977
3 members	27,703	19,212
4 members	27,858	20,245
5 members or more.....	26,605	19,212
Number of earners		
1 earner	14,593	12,602
2 earners	27,451	18,592
3 earners	37,185	22,311
4 earners or more	47,164	27,269
Household income		
up to €10.000	7,232	7,437
€10.000 - €20.000	14,817	12,395
€20.000 - €30.000	24,370	17,973
€30.000 - €40.000	34,499	23,550
more than €40.000	50,406	30,987
Town size		
up to 20,000 inhabitants	20,623	15,494
from 20,000 to 40,000.....	21,276	16,113
from 40,000 to 500,000	22,808	17,353
more than 500,000	21,991	17,043
Geographical area		
North	25,823	18,902
Centre	22,557	17,973
South and Islands	15,334	12,085
Total	21,405	16,113
<i>thousands of lire</i>	<i>41,446</i>	<i>31,199</i>

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

Households by income
(percentage of households)

Characteristics (*)	Household income (thousands of euros)													Total
	up to 5	from 5 to 7.5	from 7.5 to 10	from 10 to 12.5	from 12.5 to 15	from 15 to 17.5	from 17.5 to 20	from 20 to 22.5	from 22.5 to 25	from 25 to 30	from 30 to 35	from 35 to 40	more than 40	
Gender														
male	2.1	2.8	4.6	6.8	8.4	8.8	8.4	8.1	6.6	11.5	8.5	7.0	16.3	100.0
female	5.6	9.6	11.7	12.7	8.6	7.1	6.4	6.5	3.9	7.3	6.3	5.4	9.0	100.0
Age														
up to 30 years	4.1	3.6	5.5	6.4	7.2	3.5	8.9	7.8	8.0	13.9	7.5	8.6	14.9	100.0
31 to 40	2.0	2.5	2.7	4.4	9.6	9.3	9.7	9.4	7.2	13.5	9.1	7.7	12.9	100.0
41 to 50	3.0	2.0	3.4	5.6	6.2	7.9	6.4	7.9	6.7	11.9	12.5	8.4	18.0	100.0
51 to 65	3.1	3.1	3.6	7.0	6.1	7.6	7.2	7.1	5.5	11.0	9.0	8.4	21.4	100.0
over 65	3.6	10.1	14.9	15.6	11.5	9.9	7.8	6.6	4.0	5.3	2.7	2.1	6.0	100.0
Education														
none	9.1	19.1	23.1	21.1	9.6	7.5	3.8	2.6	0.6	1.1	1.3	0.9	0.3	100.0
elementary school	4.5	8.0	11.3	13.7	12.4	11.7	8.9	8.2	4.4	6.6	3.5	2.4	4.4	100.0
middle school	2.6	2.6	4.1	6.8	9.2	9.4	9.7	9.4	8.4	12.5	8.5	6.5	10.2	100.0
high school	1.1	0.9	1.4	3.4	5.2	5.1	6.8	7.5	6.0	14.6	12.8	11.4	23.6	100.0
university degree	0.3	-	1.1	1.8	1.0	3.6	3.7	4.2	4.6	9.9	10.9	11.1	47.8	100.0
Branch of activity														
agriculture	1.5	6.9	10.4	16.3	10.7	8.1	6.0	7.4	8.0	4.4	5.5	5.5	9.3	100.0
industry	1.5	1.1	1.9	4.0	9.2	8.0	8.0	9.8	6.7	15.3	9.4	8.3	16.8	100.0
public administration.....	0.5	0.9	1.2	3.6	6.8	7.3	8.0	8.5	7.7	13.3	14.3	10.4	17.5	100.0
other sector	0.9	2.4	3.3	4.6	5.4	7.2	7.8	7.1	6.9	11.7	9.9	8.7	24.0	100.0
not employed.....	5.9	8.9	12.1	13.7	9.8	9.5	7.8	6.5	4.1	6.6	4.1	3.4	7.7	100.0
Work status														
Employee														
blue-collar worker	2.1	2.8	4.5	7.5	11.8	10.4	10.4	10.9	8.1	13.7	6.9	5.4	5.4	100.0
office worker and school teacher	0.1	0.1	0.6	3.1	5.5	5.5	7.9	7.5	6.7	16.3	16.0	11.7	18.7	100.0
cadre or manager	0.6	0.4	0.4	2.7	1.2	5.6	1.8	4.3	4.7	8.9	11.8	11.2	46.6	100.0
total	1.1	1.4	2.4	5.1	8.0	7.9	8.3	8.7	7.1	14.2	11.2	8.6	15.9	100.0
Self-employed														
sole proprietor, arts/profess.	0.2	0.7	1.1	1.9	3.5	2.8	4.5	6.1	6.5	10.5	8.1	12.8	41.3	100.0
other self-employed	1.5	4.4	5.0	5.1	7.6	9.3	7.7	9.0	7.3	8.8	9.3	6.6	18.3	100.0
total	1.0	2.8	3.4	3.8	5.9	6.6	6.3	7.7	6.9	9.5	8.8	9.2	28.0	100.0
Not employed														
retired	2.8	8.1	12.4	13.6	10.3	10.3	8.2	6.9	4.5	7.0	4.3	3.5	8.1	100.0
other	38.5	17.1	9.2	14.7	3.4	1.1	4.5	2.0	0.4	2.1	1.8	2.2	3.1	100.0
total.....	5.9	8.9	12.1	13.7	9.8	9.5	7.8	6.5	4.1	6.6	4.1	3.4	7.7	100.0
Household size														
1 member	7.1	13.5	17.0	18.0	11.4	9.4	6.4	5.5	3.2	3.6	1.4	1.5	1.9	100.0
2 members	2.1	2.3	6.2	10.3	10.2	9.8	10.8	9.2	6.3	11.1	7.0	4.8	9.9	100.0
3 members	1.8	2.5	2.8	4.3	7.4	6.2	6.7	7.9	6.8	13.3	11.9	9.7	18.9	100.0
4 members	1.9	2.2	2.4	3.3	5.0	8.0	6.7	8.2	6.9	12.6	10.4	10.2	22.1	100.0
5 members or more.....	3.2	4.2	3.9	4.2	6.5	7.5	7.4	5.6	5.6	10.5	9.1	6.1	26.1	100.0
Number of earners														
1 earner	6.2	9.4	12.0	14.3	12.5	11.8	8.9	7.0	4.7	5.2	2.5	1.9	3.5	100.0
2 earners	0.5	0.7	2.4	4.7	6.0	6.4	8.3	8.7	7.7	15.9	12.5	9.1	17.1	100.0
3 earners	0.0	0.9	0.8	0.2	2.1	2.8	3.3	7.3	5.4	11.7	12.7	16.5	36.4	100.0
4 earners or more	-	-	1.1	-	-	0.1	1.1	3.4	0.7	8.8	10.5	7.8	66.3	100.0
Town size														
up to 20,000 inhabitants	2.8	5.6	7.2	9.3	8.6	8.5	8.2	8.0	5.8	10.5	7.8	6.3	11.3	100.0
from 20,000 to 40,000 inhab..	3.5	5.0	6.0	9.7	7.8	10.0	6.4	5.9	5.6	9.6	8.7	7.8	14.1	100.0
from 40,000 to 500,000 inhab.	3.1	3.8	5.5	7.6	7.5	6.7	8.6	8.0	6.3	9.5	8.8	6.4	18.0	100.0
more than 500,000 inhab.	3.5	3.2	7.1	6.1	10.1	9.3	6.7	7.3	5.3	12.0	5.8	6.3	17.4	100.0
Geographical area														
North	1.2	1.9	4.6	6.0	6.1	7.4	8.0	7.7	7.2	12.5	10.1	7.5	19.9	100.0
Centre	1.2	2.2	5.3	7.1	9.3	9.5	8.4	9.6	5.2	12.4	8.2	8.6	13.0	100.0
South and Islands	6.7	10.2	10.2	12.7	11.1	9.0	7.3	6.4	4.4	6.2	4.6	4.0	7.1	100.0
Total	3.1	4.7	6.6	8.5	8.4	8.3	7.8	7.7	5.9	10.3	7.9	6.5	14.2	100.0

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

Household income by sources
(euros, percentages)

Characteristics (*)	Employment	Self-employment	Transfers	Property	Total	Employment	Self-employment	Transfers	Property	Total
Gender										
male.....	11,817	4,423	5,825	6,161	28,228	41.9	15.7	20.6	21.8	100.0
female	6,966	2,213	6,687	4,798	20,665	33.7	10.7	32.4	23.2	100.0
Age										
up to 30 years	13,584	4,517	4,137	4,258	26,497	51.3	17.0	15.6	16.1	100.0
31 to 40	15,034	5,101	1,936	4,688	26,760	56.2	19.1	7.2	17.5	100.0
41 to 50	17,376	4,750	1,607	5,730	29,464	59.0	16.1	5.5	19.4	100.0
51 to 65	10,753	4,848	7,967	7,383	30,952	34.7	15.7	25.7	23.9	100.0
over 65	805	1,005	11,293	5,633	18,738	4.3	5.4	60.3	30.1	100.0
Education										
none	1,121	281	7,928	2,133	11,465	9.8	2.5	69.2	18.6	100.0
elementary school	3,601	2,037	8,316	4,350	18,306	19.7	11.1	45.4	23.8	100.0
middle school	11,687	3,538	4,748	4,775	24,750	47.2	14.3	19.2	19.3	100.0
high school	15,718	5,752	5,002	7,417	33,890	46.4	17.0	14.8	21.9	100.0
university degree	20,333	8,207	5,950	13,204	47,696	42.6	17.2	12.5	27.7	100.0
Branch of activity										
agriculture	9,039	6,109	2,183	3,907	21,241	42.6	28.8	10.3	18.4	100.0
industry	17,400	4,828	1,901	5,218	29,348	59.3	16.5	6.5	17.8	100.0
public administration	21,296	1,988	1,692	6,169	31,146	68.4	6.4	5.4	19.8	100.0
other sector	13,608	10,496	2,346	6,793	33,245	40.9	31.6	7.1	20.4	100.0
not employed.....	1,667	692	11,782	5,619	19,761	8.4	3.5	59.6	28.4	100.0
Work status										
Employee										
blue-collar worker	16,748	417	1,723	3,460	22,350	74.9	1.9	7.7	15.5	100.0
office worker or school teacher	22,016	1,080	2,308	5,893	31,299	70.3	3.5	7.4	18.8	100.0
cadre or manager.....	32,137	1,732	1,006	9,042	43,918	73.2	3.9	2.3	20.6	100.0
total	20,793	849	1,870	5,138	28,651	72.6	3.0	6.5	17.9	100.0
Self-employed										
sole proprietor, arts/profess.....	5,407	26,261	2,882	11,799	46,350	11.7	56.7	6.2	25.5	100.0
other self-employed	3,225	18,536	2,097	5,549	29,409	11.0	63.0	7.1	18.9	100.0
total	4,147	21,801	2,429	8,190	36,568	11.3	59.6	6.6	22.4	100.0
Not employed										
retired	1,668	683	12,525	5,718	20,596	8.1	3.3	60.8	27.8	100.0
other	1,648	782	3,916	4,569	10,917	15.1	7.2	35.9	41.9	100.0
total	1,667	692	11,782	5,619	19,761	8.4	3.5	59.6	28.4	100.0
Household size										
1 member	3,023	1,179	6,057	4,297	14,556	20.8	8.1	41.6	29.5	100.0
2 members	6,427	2,773	8,913	6,389	24,504	26.2	11.3	36.4	26.1	100.0
3 members	13,701	4,810	5,688	6,233	30,434	45.0	15.8	18.7	20.5	100.0
4 members	17,243	5,343	3,434	5,816	31,837	54.2	16.8	10.8	18.3	100.0
5 members or more	15,578	6,951	4,412	5,993	32,935	47.3	21.1	13.4	18.2	100.0
Number of earners										
1 earner	5,434	2,499	4,745	4,614	17,294	31.4	14.5	27.4	26.7	100.0
2 earners	13,456	4,473	6,297	6,731	30,960	43.5	14.4	20.3	21.7	100.0
3 earners	17,117	5,748	9,881	6,548	39,296	43.6	14.6	25.1	16.7	100.0
4 earners or more	24,588	8,250	10,347	8,173	51,360	47.9	16.1	20.1	15.9	100.0
Household income										
up to €10.000	1,077	401	3,558	1,527	6,564	16.4	6.1	54.2	23.3	100.0
€10.000 - €20.000	5,127	1,212	5,871	2,774	14,985	34.2	8.1	39.2	18.5	100.0
€20.000 - €30.000.....	10,748	2,969	6,070	4,825	24,613	43.7	12.1	24.7	19.6	100.0
€30.000 - €40.000.....	16,809	4,393	6,264	7,251	34,718	48.4	12.7	18.0	20.9	100.0
more than €40.000	23,009	12,786	8,440	15,695	59,931	38.4	21.3	14.1	26.2	100.0
Town size										
up to 20,000 inhabitants	9,445	3,455	6,131	5,103	24,135	39.1	14.3	25.4	21.1	100.0
from 20,000 to 40,000.....	10,235	4,068	6,009	5,682	25,995	39.4	15.7	23.1	21.9	100.0
from 40,000 to 500,000.....	11,492	4,571	6,048	6,396	28,508	40.3	16.0	21.2	22.4	100.0
more than 500,000.....	12,198	3,264	5,937	7,050	28,451	42.9	11.5	20.9	24.8	100.0
Geographical area										
North	12,342	4,365	6,691	7,278	30,678	40.2	14.2	21.8	23.7	100.0
Centre	11,168	3,894	5,664	5,923	26,650	41.9	14.6	21.3	22.2	100.0
South and Islands	7,392	2,958	5,433	3,596	19,380	38.1	15.3	28.0	18.6	100.0
Total	10,451	3,801	6,067	5,777	26,098	40.0	14.6	23.2	22.1	100.0
<i>thousands of lire.....</i>	<i>20,236</i>	<i>7,360</i>	<i>11,747</i>	<i>11,186</i>	<i>50,533</i>					

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

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

Income tenths	Decile (euros)	Share of households (percentages)	Mean income (euros)
up to 1 st decile	14,270	27.5	9,478
from 1 st to 2 nd decile	19,222	15.6	16,735
from 2 nd to 3 rd decile	23,323	12.3	21,224
from 3 rd to 4 th decile	28,170	10.1	25,688
from 4 th to 5 th decile	32,702	8.7	30,278
from 5 th to 6 th decile	37,908	7.4	35,222
from 6 th to 7 th decile	44,106	6.4	40,562
from 7 th to 8 th decile	53,681	5.4	48,100
from 8 th to 9 th decile	74,746	4.2	62,162
over the 9 th decile	-	2.4	111,072

Table C4

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

Household tenths	Decile (euros)	Share of income (percentages)	Mean income (euros)
up to 1 st decile	8,676	2.1	5,603
from 1 st to 2 nd decile	12,246	4.0	10,536
from 2 nd to 3 rd decile	15,056	5.2	13,565
from 3 rd to 4 th decile	18,198	6.4	16,635
from 4 th to 5 th decile	21,396	7.6	19,808
from 5 th to 6 th decile	25,474	8.9	23,316
from 6 th to 7 th decile	30,281	10.7	27,812
from 7 th to 8 th decile	36,658	12.8	33,314
from 8 th to 9 th decile	46,728	15.7	40,972
over the 9 th decile	-	26.6	69,368

Table C5

Income distribution of households: comparison between 1998 and 2000
(percentages)

Fifths of households in 1998	Fifths of households in 2000					Total
	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	
up to 1 st quintile	66.8	20.6	9.0	3.0	0.6	100.0
from 1 st to 2 nd quintile	21.5	44.8	22.4	7.9	3.4	100.0
from 2 nd to 3 rd quintile	6.6	23.5	42.2	20.1	7.6	100.0
from 3 rd to 4 th quintile.....	3.2	8.8	18.4	47.8	21.8	100.0
over the 4 th quintile	2.0	2.3	7.9	21.1	66.7	100.0
Total	20.0	20.0	20.0	20.0	20.0	100.0

Table C6

Income distribution of households: comparison between 1998 and 2000 (*)
(percentages)

Fifths of households in 1998	Fifths of households in 2000					Total
	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	
up to 1 st quintile	67.8	20.0	8.6	3.4	0.2	100.0
from 1 st to 2 nd quintile	21.9	47.7	21.2	6.0	3.2	100.0
from 2 nd to 3 rd quintile	6.0	23.7	44.6	19.6	6.1	100.0
from 3 rd to 4 th quintile.....	2.3	6.2	20.8	48.9	21.8	100.0
over the 4 th quintile	1.7	2.5	5.0	22.0	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
(euros)

Characteristics	Income from employment	Income from self-employ.	Labour income	Transfers	Labour income and transfers	Property income	Individual income
Gender							
male	14,331	16,254	15,258	9,639	13,945	6,633	18,142
female	11,152	11,836	11,516	6,837	9,531	5,036	11,682
Age							
up to 30 years	9,494	11,009	9,930	3,065	9,390	4,409	10,136
31 to 40	13,264	14,631	13,988	3,183	13,849	5,036	16,393
41 to 50	14,766	15,038	15,142	5,071	14,796	6,002	18,366
51 to 65	15,271	17,131	16,346	9,688	13,495	7,253	18,347
over 65	9,458	18,789	16,827	8,358	8,844	5,942	12,634
Education							
none	7,820	8,542	7,999	6,184	6,430	2,467	7,748
elementary school	9,814	12,388	10,890	7,609	8,796	4,722	11,663
middle school	11,786	13,030	12,302	8,972	11,984	5,105	14,714
high school	13,732	16,922	14,701	10,591	14,496	7,925	18,397
university degree	18,459	18,856	19,850	13,004	19,703	13,337	26,820
Branch of activity							
agriculture	7,782	10,532	8,919	-	9,479	4,668	11,489
industry	13,270	16,439	14,090	-	14,170	5,740	16,774
public administration	14,553	14,917	15,033	-	15,086	6,235	18,369
other sector	13,099	15,556	14,463	-	14,639	7,013	17,667
not employed.....	-	-	-	8,705	8,831	5,935	12,754
Work status							
Employee							
blue-collar worker	10,925	-	11,001	-	11,100	3,936	12,750
office worker or school teacher	14,017	-	14,134	-	14,229	5,975	16,815
cadre or manager.....	22,458	-	22,962	-	22,717	9,335	28,457
total	13,387	-	13,522	-	13,584	5,523	16,037
Self-employed							
sole proprietor, arts/profess.....	-	19,919	20,422	-	20,971	11,370	27,546
other self-employed	-	13,373	13,635	-	13,922	5,885	16,827
total	-	15,911	16,266	-	16,655	8,217	20,984
Not employed							
retired	-	-	-	9,126	9,401	6,070	13,213
other	-	-	-	4,469	4,665	5,423	9,825
total	-	-	-	8,705	8,831	5,935	12,754
Household size							
1 member	13,965	15,828	15,145	8,053	10,516	4,526	14,556
2 members	13,288	15,817	14,405	8,142	10,953	6,732	14,759
3 members	13,119	15,270	13,915	8,310	12,574	6,436	15,733
4 members	13,172	14,219	13,696	8,692	13,249	6,102	16,121
5 members or more	11,905	14,494	12,857	7,806	12,057	6,616	14,588
Number of earners							
1 earner	14,391	17,876	15,777	9,029	13,027	4,949	17,294
2 earners	13,481	14,779	14,160	7,694	12,121	6,987	15,480
3 earners	11,358	12,974	11,886	8,253	10,927	6,686	13,098
4 earners or more	10,812	11,276	11,182	7,263	10,237	8,413	12,175
Town size							
up to 20,000 inhabitants	12,270	13,277	12,808	7,665	10,931	5,251	13,767
from 20,000 to 40,000.....	12,437	14,600	13,240	8,286	11,838	5,904	15,025
from 40,000 to 500,000.....	13,760	17,994	15,229	8,742	13,392	6,928	17,129
more than 500,000.....	14,862	15,656	15,347	9,354	13,610	7,665	17,913
Geographical area							
North	14,096	16,425	15,046	9,000	13,175	7,506	17,204
Centre	12,833	14,114	13,332	8,112	11,883	6,078	15,230
South and Islands	11,281	13,144	12,075	7,159	10,227	3,947	12,351
Total	13,054	14,958	13,847	8,202	12,012	6,075	15,308
<i>thousands of lire</i>	25,276	28,963	26,812	15,881	23,258	11,763	29,640

Use and possession of a computer
(percentages of households)

Characteristics (*)	Use of a computer	Possession of a computer	Use of Internet	Purchases via Internet
Gender				
male	39.7	29.9	23.9	2.8
female	28.3	19.8	14.8	1.6
Age				
up to 30 years	42.9	24.6	27.0	3.5
31 to 40	50.8	34.5	28.4	4.5
41 to 50	55.1	44.0	31.7	3.4
51 to 65	40.7	32.1	25.2	2.0
over 65	6.5	5.2	3.4	0.4
Education				
none	1.8	1.3	1.7	0.0
elementary school	11.1	7.6	4.1	0.3
middle school	35.0	25.2	16.9	1.2
high school	63.7	47.0	39.7	4.9
university degree	77.2	62.4	59.0	10.3
Branch of activity				
agriculture	27.1	17.6	15.8	0.1
industry	46.1	33.3	26.5	2.5
public administration.....	62.6	47.3	39.3	4.7
other sector	58.5	42.4	34.2	5.2
not employed.....	13.0	10.4	6.9	0.7
Work status				
Employee				
blue-collar worker	28.8	20.8	13.1	0.7
office worker or school teacher	69.3	49.2	40.6	4.9
cadre or manager	80.5	63.7	61.9	11.3
total	51.6	37.6	30.3	3.7
Self-employed				
sole proprietor, arts/profess.....	73.9	53.5	48.0	5.0
other self-employed	46.3	35.1	26.5	3.2
total	57.9	42.9	35.6	3.9
Not employed				
retired	13.2	10.5	6.9	0.7
other	11.7	9.0	6.8	0.5
total.....	13.0	10.4	6.9	0.7
Household size				
1 member	13.7	7.3	8.3	1.2
2 members	24.4	17.3	14.4	2.3
3 members	48.0	35.8	28.5	3.6
4 members	56.9	45.1	33.1	3.0
5 members or more.....	47.9	37.2	25.9	1.5
Number of earners				
1 earner	23.5	16.8	12.6	1.2
2 earners	45.0	34.1	27.6	3.7
3 earners	52.2	40.5	31.7	2.7
4 earners or more	67.4	42.9	35.0	3.5
Town size				
up to 20,000 inhabitants	33.5	24.3	18.2	1.8
from 20,000 to 40,000.....	37.0	29.1	19.8	2.6
from 40,000 to 500,000	39.5	30.3	25.5	3.1
more than 500,000.....	40.7	28.5	25.6	3.3
Geographical area				
North	45.5	33.2	27.5	3.6
Centre	39.3	29.5	22.7	2.5
South and Islands	22.3	16.9	11.8	0.8
Total	36.5	27.0	21.3	2.5

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

Computer Skills
(percentages of individuals)

Characteristics (*)	Computer skills						Use of a computer at work
	None	Some	Average	Good	Very good	Total	
Gender							
male	64.2	8.1	8.8	11.7	7.1	100.0	21.8
female	72.3	8.1	7.9	8.4	3.3	100.0	14.7
Age							
up to 10 years.....	65.4	13.0	14.3	5.8	1.5	100.0	-
11 to 14.....	52.7	14.7	15.9	13.6	3.1	100.0	-
14 to 30.....	49.7	6.1	12.7	20.3	11.3	100.0	13.7
31 to 40.....	56.7	12.4	9.6	13.7	7.6	100.0	30.0
41 to 50.....	63.4	12.0	10.3	9.4	4.9	100.0	26.8
51 to 65.....	82.0	7.8	4.5	3.7	1.9	100.0	15.1
over 65	97.5	1.0	0.8	0.5	0.1	100.0	1.6
Education							
none	85.1	5.8	6.0	2.3	0.9	100.0	-
elementary school	91.3	3.0	2.9	2.3	0.4	100.0	0.8
middle school	71.9	9.0	7.9	8.2	3.0	100.0	9.6
high school	43.2	11.9	13.9	19.6	11.4	100.0	34.5
university degree	24.5	13.1	15.0	27.6	19.9	100.0	59.5
Branch of activity							
agriculture	83.2	7.7	4.5	2.5	2.0	100.0	7.9
industry	63.0	9.1	9.0	11.5	7.5	100.0	27.1
public administration.....	41.3	16.5	16.3	17.7	8.2	100.0	41.5
other sector	50.1	10.8	10.9	17.7	10.5	100.0	39.2
not employed.....	77.3	6.0	6.5	7.1	3.2	100.0	-
Work status							
Employee							
blue-collar worker	79.7	8.2	5.2	5.2	1.8	100.0	9.0
office worker or school teacher	33.8	14.9	17.0	22.6	11.6	100.0	51.8
cadre or manager	21.1	8.4	17.9	29.1	23.5	100.0	71.5
total	54.1	11.1	11.6	15.1	8.2	100.0	33.6
Self-employed							
sole proprietor, member of arts or professions	33.2	13.7	14.7	21.4	17.0	100.0	56.9
other self-employed	69.0	11.9	7.1	8.0	4.0	100.0	19.6
total	55.2	12.6	10.0	13.2	9.0	100.0	34.0
Not employed							
retired	93.8	2.9	1.6	1.1	0.5	100.0	-
other	66.5	8.1	9.6	11.0	4.9	100.0	-
total.....	77.3	6.0	6.5	7.1	3.2	100.0	-
Household size							
1 member	86.3	2.6	3.5	4.9	2.7	100.0	41.0
2 members	80.5	4.6	4.4	6.1	4.4	100.0	23.6
3 members	66.6	8.6	8.4	11.0	5.4	100.0	19.7
4 members	57.6	11.2	11.5	13.1	6.6	100.0	17.0
5 members or more.....	66.7	9.0	9.7	10.3	4.3	100.0	11.1
Number of earners							
1 earner	77.7	6.3	6.2	6.7	3.2	100.0	8.8
2 earners	62.2	9.8	10.0	12.0	6.0	100.0	23.3
3 earners	66.5	7.8	7.1	11.6	7.0	100.0	23.3
4 earners or more	59.9	8.3	12.9	12.2	6.8	100.0	28.2
Town size							
up to 20,000 inhabitants	71.1	8.3	7.9	8.9	3.9	100.0	16.7
from 20,000 to 40,000.....	68.4	8.7	9.0	9.4	4.5	100.0	16.3
from 40,000 to 500,000.....	65.3	8.5	9.0	10.6	6.5	100.0	19.0
more than 500,000.....	64.7	5.9	7.8	13.5	8.1	100.0	24.9
Geographical area							
North	60.1	10.6	10.6	12.3	6.3	100.0	25.6
Centre	65.2	8.0	7.4	12.2	7.1	100.0	19.6
South and Islands	80.3	5.1	5.9	6.0	2.7	100.0	8.6
Total	68.4	8.1	8.3	10.0	5.2	100.0	18.3

(*) With reference to members over the age of 6 years.

Hours spent at work and on housework/care activities
(average number of hours a week)

Characteristics	Work		Housework and care activities		Work, housework and care activities	
	per worker	per individual (*)	per worker	per individual (*)	per worker	per individual (*)
Gender						
male.....	43.1	24.9	12.5	13.2	55.6	38.2
female	35.5	11.6	29.3	37.3	64.8	48.8
Age						
up to 30 years	40.1	16.6	11.6	13.4	51.7	30.0
31 to 40	40.5	29.8	21.6	30.3	62.0	60.1
41 to 50	39.7	29.1	21.4	29.7	61.1	58.8
51 to 65	41.1	14.9	18.8	31.9	59.9	46.8
over 65	38.2	1.0	9.3	26.0	47.5	26.9
Education						
none	37.4	2.6	13.5	28.9	50.8	31.6
elementary school	42.7	8.7	20.3	32.1	63.0	40.8
middle school	41.4	20.8	17.6	24.0	59.0	44.8
high school	39.3	23.4	19.5	22.8	58.8	46.2
university degree	37.2	28.9	20.5	20.9	57.6	49.7
Branch of activity						
agriculture	41.3	41.3	19.7	19.7	61.1	61.1
industry	41.6	41.6	15.9	15.9	57.5	57.5
public administration	35.3	35.3	23.6	23.6	58.8	58.8
other sector	42.3	42.3	18.2	18.2	60.5	60.5
not employed.....	-	-	-	30.9	-	32.0
Work status						
Employee						
blue-collar worker	39.7	39.7	17.5	17.5	57.2	57.2
office worker or school teacher	36.6	36.6	21.8	21.8	58.4	58.4
cadre or manager.....	41.9	41.9	16.5	16.5	58.4	58.4
total	38.6	38.6	19.2	19.2	57.8	57.8
Self-employed						
sole proprietor, arts/profess.....	45.8	45.8	17.1	17.1	63.0	63.0
other self-employed	46.1	46.1	17.5	17.5	63.6	63.6
total	46.0	46.0	17.4	17.4	63.3	63.3
Not employed						
retired	-	-	-	26.7	-	27.5
other	-	-	-	34.5	-	35.7
total	-	-	-	30.9	-	32.0
Household size						
1 member	40.9	12.8	15.1	23.2	56.0	36.0
2 members	39.0	12.6	18.2	27.1	57.2	39.8
3 members	40.2	20.9	19.8	25.9	60.0	46.8
4 members	40.4	21.6	19.2	24.6	59.6	46.3
5 members or more	41.6	17.8	17.9	26.5	59.5	44.3
Number of earners						
1 earner	43.2	12.5	17.0	29.7	60.2	42.3
2 earners	38.7	20.0	22.4	24.6	61.1	44.7
3 earners	40.0	22.7	14.0	21.5	54.1	44.2
4 earners or more	41.4	26.6	12.9	17.5	54.3	44.1
Town size						
up to 20,000 inhabitants	41.0	17.9	18.1	24.7	59.0	42.6
from 20,000 to 40,000.....	39.9	17.9	19.5	28.0	59.4	45.9
from 40,000 to 500,000.....	40.0	17.9	20.4	27.7	60.4	45.6
more than 500,000.....	38.8	18.6	17.7	22.7	56.5	41.3
Geographical area						
North	40.6	20.3	18.4	23.2	59.1	43.5
Centre	39.7	20.1	19.0	24.8	58.7	44.9
South and Islands	40.0	13.7	19.4	29.4	59.4	43.2
Total	40.2	18.0	18.8	25.7	59.1	43.7

(*) Individuals over 14 years of age.

Housework and care activities
(percentages)

Characteristics	Care of children up to 14 years of age	Care of other household members	Care of non resident parents or relations	Housework	Total no. of hours spent on hours and care activities
Gender					
male.....	19.9	21.2	7.6	51.2	100.0
female	17.9	18.7	5.2	58.3	100.0
Age					
up to 30 years	21.6	17.2	6.1	55.1	100.0
31 to 40	41.6	11.7	5.1	41.5	100.0
41 to 50	20.4	21.9	6.1	51.7	100.0
51 to 65	5.4	23.3	7.1	64.2	100.0
over 65	3.0	22.1	4.3	70.6	100.0
Education					
none	3.8	23.6	4.3	68.2	100.0
elementary school	8.8	21.3	5.5	64.4	100.0
middle school	23.5	17.7	5.3	53.6	100.0
high school	25.8	18.0	6.7	49.5	100.0
university degree	25.8	18.8	8.5	46.9	100.0
Branch of activity					
agriculture	22.7	23.4	6.2	47.8	100.0
industry	29.1	11.8	4.7	54.5	100.0
public administration	26.3	17.3	6.3	50.1	100.0
other sector	28.7	17.0	5.5	48.9	100.0
not employed	14.1	20.9	5.9	59.2	100.0
Work status					
Employee					
blue-collar worker	27.4	13.9	4.6	54.1	100.0
office worker or school teacher	26.3	16.8	5.5	51.4	100.0
cadre or manager.....	31.6	19.6	8.2	40.6	100.0
total	27.2	15.8	5.4	51.7	100.0
Self-employed					
sole proprietor, arts/profess.	37.9	13.5	7.4	41.2	100.0
other self-employed	24.2	18.1	5.6	52.1	100.0
total	29.6	16.3	6.3	47.8	100.0
Not employed					
retired	4.3	20.4	5.7	69.6	100.0
other	20.4	21.2	6.0	52.4	100.0
total.....	14.1	20.9	5.9	59.2	100.0
Household size					
1 member	3.9	1.5	10.0	84.6	100.0
2 members	3.2	23.6	6.7	66.6	100.0
3 members	21.9	19.6	4.2	54.4	100.0
4 members	28.7	19.3	5.5	46.5	100.0
5 members or more.....	27.8	21.4	5.4	45.4	100.0
Number of earners					
1 earner	22.2	15.8	6.8	55.2	100.0
2 earners	17.3	20.7	5.0	57.1	100.0
3 earners	11.4	25.9	5.1	57.6	100.0
4 earners or more	9.8	21.8	5.4	63.0	100.0
Town size					
up to 20,000 inhabitants	17.7	13.3	4.9	64.2	100.0
from 20,000 to 40,000	22.6	23.7	6.3	47.4	100.0
from 40,000 to 500,000.....	17.3	24.1	6.9	51.7	100.0
more than 500,000	18.3	24.4	5.9	51.4	100.0
Geographical area					
North	17.3	11.4	4.7	66.6	100.0
Centre	17.8	21.4	6.3	54.6	100.0
South and Islands	19.8	26.5	6.6	47.1	100.0
Total	18.4	19.3	5.8	56.5	100.0

Composition of household expenditure
(euros, percentages)

Characteristics (*)	Durables	Non-durables	Expenditure	Durables	Non-durables	Expenditure
Gender						
male	1,951	18,484	20,436	9.6	90.4	100.0
female	943	14,258	15,202	6.2	93.8	100.0
Age						
up to 30 years	2,681	16,066	18,748	14.3	85.7	100.0
31 to 40	2,435	17,833	20,269	12.0	88.0	100.0
41 to 50	1,968	19,792	21,761	9.0	91.0	100.0
51 to 65	1,705	19,791	21,496	7.9	92.1	100.0
over 65	557	13,193	13,750	4.1	95.9	100.0
Education						
none	239	8,872	9,112	2.6	97.4	100.0
elementary school	753	13,335	14,088	5.3	94.7	100.0
middle school	1,750	17,096	18,847	9.3	90.7	100.0
high school	2,658	21,198	23,856	11.1	88.9	100.0
university degree	2,722	27,383	30,105	9.0	91.0	100.0
Branch of activity						
agriculture	1,749	14,730	16,479	10.6	89.4	100.0
industry	2,394	19,487	21,882	10.9	89.1	100.0
public administration.....	2,303	20,024	22,327	10.3	89.7	100.0
other sector	2,385	20,326	22,712	10.5	89.5	100.0
not employed.....	731	14,010	14,742	5.0	95.0	100.0
Work status						
Employee						
blue-collar worker	1,800	15,906	17,706	10.2	89.8	100.0
office worker or school teacher	2,387	20,074	22,462	10.6	89.4	100.0
cadre or manager	3,518	26,573	30,092	11.7	88.3	100.0
total	2,251	18,918	21,169	10.6	89.4	100.0
Self-employed						
sole proprietor, member of arts or professions	3,075	26,287	29,362	10.5	89.5	100.0
other self-employed	2,222	18,509	20,732	10.7	89.3	100.0
total	2,583	21,796	24,379	10.6	89.4	100.0
Not employed						
retired	732	14,315	15,047	4.9	95.1	100.0
other	728	10,783	11,511	6.3	93.7	100.0
total.....	731	14,010	14,742	5.0	95.0	100.0
Household size						
1 member	568	11,202	11,771	4.8	95.2	100.0
2 members	1,470	16,086	17,557	8.4	91.6	100.0
3 members	2,146	19,322	21,469	10.0	90.0	100.0
4 members	2,317	20,834	23,151	10.0	90.0	100.0
5 members or more.....	2,011	21,546	23,557	8.5	91.5	100.0
Number of earners						
1 earner	1,035	13,797	14,832	7.0	93.0	100.0
2 earners	2,199	19,432	21,632	10.2	89.8	100.0
3 earners	1,880	21,763	23,643	8.0	92.0	100.0
4 earners or more	3,559	27,172	30,731	11.6	88.4	100.0
Household income						
up to €10.000	280	7,925	8,206	3.4	96.6	100.0
€10.000 - €20.000	722	12,558	13,280	5.4	94.6	100.0
€20.000 - €30.000	1,686	17,250	18,937	8.9	91.1	100.0
€30.000 - €40.000	2,884	21,683	24,568	11.7	88.3	100.0
more than €40.000	3,629	31,024	34,653	10.5	89.5	100.0
Town size						
up to 20,000 inhabitants	1,669	16,116	17,786	9.4	90.6	100.0
from 20,000 to 40,000.....	1,861	17,206	19,067	9.8	90.2	100.0
from 40,000 to 500,000.....	1,821	18,353	20,174	9.0	91.0	100.0
more than 500,000.....	1,175	19,482	20,657	5.7	94.3	100.0
Geographical area						
North	2,191	19,698	21,890	10.0	90.0	100.0
Centre	1,423	18,521	19,945	7.1	92.9	100.0
South and Islands	1,079	13,218	14,298	7.6	92.4	100.0
Total	1,667	17,294	18,962	8.8	91.2	100.0
<i>thousands of lire</i>	3,228	33,486	36,716			

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

Households by net wealth
(percentage of households)

Characteristics (*)	Net wealth (thousands of euros)										Total
	up to 10	from 10 to 20	from 20 to 30	from 30 to 40	from 40 to 50	from 50 to 75	from 75 to 100	from 100 to 150	from 150 to 200	more than 200	
Gender											
male	18.3	5.0	2.9	2.8	3.3	8.5	8.9	15.4	11.0	23.8	100.0
female	22.6	5.3	4.4	4.4	2.4	10.7	9.6	12.8	9.6	18.2	100.0
Age											
up to 30 years	31.2	3.9	4.4	2.9	4.2	7.8	6.4	14.3	9.5	15.5	100.0
31 to 40	26.6	6.0	3.4	2.4	2.0	8.4	9.1	14.8	9.9	17.5	100.0
41 to 50	19.9	6.3	2.0	2.7	2.6	7.4	8.8	14.3	11.2	24.9	100.0
51 to 65	11.5	3.4	2.2	2.3	2.8	7.7	10.0	16.4	12.7	31.0	100.0
over 65	17.6	5.4	5.1	5.3	4.1	12.6	9.3	13.6	9.2	18.0	100.0
Education											
none	27.1	7.6	11.9	8.2	5.0	17.1	8.1	10.0	3.0	2.0	100.0
elementary school	21.9	4.3	2.5	4.2	4.4	11.7	12.0	15.8	10.0	13.2	100.0
middle school	22.9	5.5	3.5	2.5	3.1	8.5	9.8	15.7	9.3	19.1	100.0
high school	13.9	5.2	2.0	1.9	1.4	5.7	7.1	14.7	15.0	33.2	100.0
university degree	6.4	2.5	0.7	2.3	1.5	5.7	4.2	11.8	13.1	51.9	100.0
Branch of activity											
agriculture	23.9	4.0	2.6	6.4	4.6	11.3	3.1	14.4	5.8	23.9	100.0
industry	23.5	5.7	2.6	1.6	2.7	8.2	9.3	15.9	10.0	20.6	100.0
public administration	17.7	5.6	2.6	1.7	2.6	8.3	9.6	15.8	12.1	23.9	100.0
other sector	18.4	4.8	2.6	3.7	1.8	5.5	8.0	12.4	13.1	29.6	100.0
not employed.....	18.2	4.7	4.4	4.2	3.8	11.4	9.8	14.7	9.7	19.1	100.0
Work status											
Employee											
blue-collar worker	35.2	6.4	3.4	2.4	3.0	8.7	9.9	14.8	7.3	9.0	100.0
office worker and school teacher.....	15.2	6.6	2.6	2.2	2.3	6.5	8.7	16.2	16.0	23.8	100.0
cadre or manager.....	9.6	0.9	0.4	3.4	2.2	6.6	7.7	16.9	11.6	40.8	100.0
total	23.9	5.8	2.7	2.4	2.6	7.5	9.1	15.6	11.3	18.9	100.0
Self-employed											
sole proprietor, arts profess.....	7.3	2.8	0.9	2.2	1.9	7.6	4.4	10.3	10.7	52.0	100.0
other self-employed	11.6	4.6	3.2	3.7	2.2	7.2	9.0	13.0	11.4	34.1	100.0
total	9.8	3.8	2.2	3.0	2.1	7.4	7.0	11.9	11.1	41.6	100.0
Not employed											
retired	15.9	4.6	4.4	4.5	3.9	11.5	10.0	15.2	10.0	20.0	100.0
other	42.3	5.8	4.3	1.6	3.3	9.6	7.8	9.3	6.4	9.6	100.0
total	18.2	4.7	4.4	4.2	3.8	11.4	9.8	14.7	9.7	19.1	100.0
Household size											
1 member	27.6	6.6	5.1	4.2	3.2	11.5	7.8	13.9	8.0	12.0	100.0
2 members	16.9	5.0	4.1	3.4	3.6	10.1	10.1	14.3	9.7	22.7	100.0
3 members	16.5	4.6	2.6	3.2	2.4	8.1	8.0	16.4	12.1	26.0	100.0
4 members	16.9	4.6	2.0	2.5	3.2	7.1	10.1	15.4	12.4	25.7	100.0
5 members or more	23.6	3.9	1.8	2.3	2.2	7.7	9.4	11.0	11.6	26.4	100.0
Number of earners											
1 earner	27.1	6.0	4.2	4.0	3.4	10.2	8.8	13.8	7.9	14.7	100.0
2 earners	13.7	4.7	2.8	2.8	2.6	8.9	9.9	15.9	12.2	26.4	100.0
3 earners	11.3	3.1	1.9	2.8	3.4	6.4	7.3	15.2	15.3	33.3	100.0
4 earners or more	8.9	2.2	3.1	0.3	2.6	3.7	8.4	10.6	14.6	45.6	100.0
Town size											
up to 20,000 inhabitants	15.8	5.1	4.0	4.1	2.9	11.3	9.8	15.1	10.2	21.5	100.0
from 20,000 to 40,000.....	17.8	4.1	3.2	3.3	4.8	9.7	11.6	14.5	9.2	21.8	100.0
from 40,000 to 500,000.....	21.2	4.7	3.3	2.7	3.1	6.6	7.8	15.1	11.1	24.5	100.0
more than 500,000.....	30.7	6.4	1.2	1.4	1.5	5.5	6.7	12.8	12.8	21.1	100.0
Geographical area											
North	17.2	4.2	2.7	2.5	1.9	7.3	8.4	15.3	11.2	29.2	100.0
Centre	20.5	6.2	3.5	1.7	1.7	7.1	7.5	15.5	13.9	22.3	100.0
South and Islands	22.1	5.5	4.2	5.2	5.4	12.8	11.0	13.4	7.8	12.5	100.0
Total	19.5	5.1	3.4	3.3	3.0	9.1	9.1	14.7	10.6	22.2	100.0

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

Median values of household net wealth
(euros)

Characteristics (*)	Real assets	Financial assets	Total assets	Net wealth (*)
Gender				
male.....	93,737	6,714	105,874	101,742
female	67,914	5,165	77,985	76,746
Age				
up to 30 years	54,228	5,165	67,765	57,327
31 to 40	77,469	6,197	84,699	78,911
41 to 50	93,995	7,247	106,907	100,709
51 to 65	109,489	8,263	131,134	127,926
over 65	65,074	4,844	77,469	75,403
Education				
none	31,065	872	32,020	32,020
elementary school	74,886	3,890	78,037	77,469
middle school	78,243	5,345	86,765	83,150
high school	130,147	10,329	152,355	143,742
university degree	183,859	19,601	214,509	210,198
Branch of activity				
agriculture	64,557	2,931	72,046	65,885
industry	82,633	6,714	97,610	88,046
public administration	95,545	7,747	111,038	105,874
other sector	111,038	9,657	131,180	119,818
not employed.....	77,572	5,090	83,150	82,323
Work status				
Employee				
blue-collar worker	44,157	3,724	51,646	46,998
office worker or school teacher	105,874	8,780	128,081	116,748
cadre or manager.....	149,773	14,980	176,628	162,839
total	79,534	6,197	93,995	85,379
Self-employed				
sole proprietor, member of arts or professions	207,616	15,959	252,547	236,744
other self-employed	130,003	10,329	140,218	126,274
total	157,519	12,137	181,276	168,623
Not employed				
retired	77,985	5,165	86,760	85,794
other	18,334	310	21,691	21,175
total	77,572	5,090	83,150	82,323
Household size				
1 member	51,646	4,210	54,744	53,453
2 members	80,051	6,714	93,995	92,084
3 members	103,808	8,263	118,611	110,522
4 members	104,892	7,230	119,818	110,005
5 members or more	95,545	4,132	104,324	95,545
Number of earners				
1 earner	54,228	3,822	63,008	60,425
2 earners	104,324	7,773	118,269	111,038
3 earners	129,631	9,296	149,603	143,117
4 earners or more	160,102	14,683	190,810	186,957
Household income				
up to €10.000	14,461	0	18,076	18,076
€10.000 - €20.000	51,904	3,381	54,228	53,195
€20.000 - €30.000.....	99,160	7,747	109,153	105,874
€30.000 - €40.000.....	139,443	12,756	165,266	158,087
more than €40.000	240,152	32,774	299,614	282,328
Town size				
up to 20,000 inhabitants	80,051	6,165	95,028	91,413
from 20,000 to 40,000.....	79,018	6,197	89,864	86,248
from 40,000 to 500,000.....	93,995	5,991	105,874	102,775
more than 500,000.....	79,018	5,862	93,080	86,765
Geographical area				
North	104,841	9,704	124,466	117,752
Centre	98,857	7,747	106,907	104,892
South and Islands	59,393	2,066	64,041	61,975
Total	82,633	6,073	97,300	92,962
<i>thousands of lire</i>	<i>160,000</i>	<i>11,759</i>	<i>188,399</i>	<i>180,000</i>

(*) Net household wealth comprises the total amount of all real assets (property, businesses and valuables), financial assets (deposits, government securities, shares, etc.) net of any financial liabilities (mortgages and other debts).

Household real estate and other real assets
(euros)

Characteristics (*)	Real estate	Business equity	Valuables	Total real assets	Memorandum:		
					Means of transport	Furniture	Total durables
Gender							
male	129,414	18,414	4,126	151,955	7,762	10,284	18,046
female	103,339	9,520	3,160	116,020	3,832	7,503	11,336
Age							
up to 30 years	90,013	17,485	2,189	109,688	7,804	9,297	17,101
31 to 40	91,436	14,377	2,904	108,717	8,296	10,449	18,746
41 to 50	130,300	15,639	3,828	149,768	8,855	10,473	19,329
51 to 65	159,904	28,899	5,508	194,312	7,975	10,036	18,011
over 65	114,539	5,342	3,587	123,469	2,326	7,660	9,986
Education							
none	43,357	429	1,002	44,789	875	3,744	4,619
elementary school	93,147	10,499	2,373	106,021	3,553	6,667	10,221
middle school	102,397	15,568	2,929	120,895	7,014	9,125	16,139
high school	160,073	27,691	5,394	193,160	9,370	12,377	21,747
university degree	261,743	16,337	10,617	288,698	12,581	17,197	29,779
Branch of activity							
agriculture	119,186	41,546	1,614	162,346	7,139	7,643	14,782
industry	108,916	30,175	3,076	142,169	8,930	10,644	19,575
public administration	141,038	2,464	4,699	148,203	8,836	10,785	19,622
other sector	139,322	34,255	5,653	179,231	9,656	12,328	21,984
not employed.....	114,692	2,870	3,325	120,888	3,297	7,315	10,613
Work status							
Employee							
blue-collar worker	67,380	2,746	1,663	71,789	6,488	8,148	14,637
office worker or school teacher	129,753	4,073	4,235	138,062	8,724	10,740	19,464
cadre or manager.....	200,449	13,063	9,055	222,569	13,111	14,972	28,083
total	109,147	4,567	3,623	117,338	8,216	10,045	18,261
Self-employed							
sole proprietor, arts/profess.....	246,243	134,193	9,457	389,893	13,391	19,136	32,527
other self-employed	136,547	54,583	3,626	194,757	10,227	10,485	20,713
total	182,901	88,224	6,090	277,215	11,564	14,141	25,705
Not employed							
retired	117,523	1,919	3,374	122,816	3,311	7,436	10,747
other	84,728	12,942	2,808	100,479	3,158	6,038	9,197
total	114,692	2,870	3,325	120,888	3,297	7,315	10,613
Household size							
1 member	80,902	3,228	2,718	86,848	2,338	5,878	8,217
2 members	125,998	11,983	4,066	142,047	5,268	9,437	14,706
3 members	127,862	14,992	4,012	146,867	8,521	10,525	19,046
4 members	137,305	28,772	4,113	170,190	9,481	11,519	21,000
5 members or more	155,182	29,736	4,854	189,772	9,420	10,521	19,941
Number of earners							
1 earner	92,771	8,445	3,178	104,395	4,237	8,236	12,474
2 earners	137,977	20,204	4,410	162,592	8,104	10,567	18,672
3 earners	163,432	19,472	4,624	187,529	9,307	10,220	19,527
4 earners or more	219,880	63,657	4,006	287,544	15,589	12,110	27,700
Real net wealth							
up to €20.000	1,301	371	1,270	2,943	3,980	5,988	9,968
€20.000 - €50.000	24,354	1,577	2,075	28,006	4,286	6,269	10,556
€50.000 - €100.000	64,902	2,445	1,956	69,304	4,908	7,252	12,161
€100.000 - €200.000	125,824	4,216	3,013	133,053	6,937	9,675	16,613
more than €200.000	340,363	63,621	9,992	413,977	11,746	16,425	28,171
Town size							
up to 20,000 inhabitants	123,055	16,948	2,883	142,886	6,394	9,228	15,622
from 20,000 to 40,000.....	117,952	13,778	3,572	135,303	6,635	10,330	16,965
from 40,000 to 500,000.....	124,548	14,733	4,605	143,887	7,370	10,049	17,419
more than 500,000.....	117,815	16,614	6,107	140,537	6,208	8,587	14,796
Geographical area							
North	148,159	24,729	4,696	177,585	8,065	10,539	18,604
Centre	118,936	10,383	3,260	132,579	6,512	8,127	14,640
South and Islands	87,473	6,823	3,026	97,324	4,770	8,854	13,624
Total.....	122,071	15,909	3,854	141,836	6,655	9,501	16,156
<i>thousands of lire.....</i>	<i>236,362</i>	<i>30,804</i>	<i>7,462</i>	<i>274,633</i>	<i>12,886</i>	<i>18,397</i>	<i>31,282</i>

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

Household holding of real estate
(percentage of households)

Characteristics (*)	None	Principal residence	Other dwellings	Other buildings	Agricultural land	Non-agricultural land
Gender						
male.....	26.0	70.2	15.2	5.2	11.5	2.0
female	30.2	66.1	13.3	5.2	9.0	1.9
Age						
up to 30 years	41.7	55.5	8.6	3.3	9.8	0.8
31 to 40	38.4	57.3	10.9	4.1	8.8	2.4
41 to 50	28.1	66.4	16.6	6.1	10.6	1.9
51 to 65	17.4	78.8	21.6	6.4	13.9	1.9
over 65	22.8	74.9	11.7	4.8	10.0	2.0
Education						
none	31.4	66.3	4.3	1.7	11.3	1.4
elementary school	26.1	71.8	10.1	3.7	11.7	1.9
middle school	31.9	63.8	11.7	5.2	10.7	1.8
high school	24.5	71.3	19.4	6.9	8.8	2.3
university degree	14.1	78.7	37.5	8.4	13.5	2.4
Branch of activity						
agriculture	27.8	65.9	5.5	7.5	31.5	2.6
industry	33.5	63.2	12.2	3.0	7.9	1.8
public administration.....	25.5	68.3	20.1	4.4	11.4	2.3
other sector	30.2	65.3	17.6	9.2	10.1	2.1
not employed	23.1	74.2	13.5	4.7	10.8	1.8
Work status						
Employee						
blue-collar worker	42.8	54.3	7.9	1.1	8.7	1.3
office worker or school teacher	26.1	69.8	16.8	5.3	9.4	2.1
cadre or manager.....	16.4	75.6	30.9	3.7	10.3	0.9
total	32.8	63.2	14.4	3.1	9.2	1.6
Self-employed						
sole proprietor, member of arts or professions.....	17.5	74.9	27.3	11.8	16.2	3.4
other self-employed	25.2	69.5	13.3	14.1	15.4	3.8
total	21.9	71.8	19.2	13.1	15.7	3.6
Not employed						
retired	21.0	76.5	13.7	4.6	11.1	1.9
other	45.5	50.1	10.5	5.2	7.9	0.4
total.....	23.1	74.2	13.5	4.7	10.8	1.8
Household size						
1 member	35.3	61.6	8.7	3.5	5.9	0.8
2 members	24.3	72.5	15.3	4.8	12.1	2.2
3 members	25.8	70.5	17.2	6.0	11.1	2.1
4 members	24.0	71.0	16.2	5.9	11.0	2.3
5 members or more.....	29.3	66.3	16.2	6.2	17.4	2.5
Number of earners						
1 earner	34.9	62.0	9.9	3.8	8.1	1.0
2 earners	21.5	73.7	18.1	6.0	11.9	3.0
3 earners	18.7	78.0	20.1	7.2	15.2	1.5
4 earners or more	15.3	82.8	22.4	10.0	23.3	3.4
Real net wealth						
up to €20.000	91.8	5.8	0.8	0.5	1.5	0.3
€20.000 - €50.000	30.1	62.8	6.6	0.7	10.4	1.5
€50.000 - €100.000.....	5.6	89.2	7.9	1.8	12.4	2.0
€100.000 - €200.000.....	1.4	95.8	12.4	4.7	11.2	2.1
more than €200.000	1.8	94.5	41.7	15.7	19.5	3.8
Town size						
up to 20,000 inhabitants	22.9	73.3	14.5	5.8	16.8	2.7
from 20,000 to 40,000	25.1	71.4	13.3	4.7	9.1	1.7
from 40,000 to 500,000.....	29.9	66.8	15.5	5.2	5.6	1.5
more than 500,000	39.2	55.9	14.9	3.5	1.4	0.3
Geographical area						
North	26.8	69.3	17.7	5.2	8.2	1.6
Centre	30.8	64.5	14.3	4.1	7.7	1.9
South and Islands	25.6	71.3	10.7	5.9	16.2	2.6
Total	27.2	69.0	14.7	5.2	10.8	2.0

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

Financial assets held by households at the end of 2000
(percentage of households)

Characteristics (*)	Bank deposits	CDs and repos	PO deposits	PO savings certificates	Italian government securities	Bonds and mutual funds	Shares	Managed savings	Foreign securities	Loans to co-operatives
Gender										
male.....	82.1	2.6	13.0	5.6	12.2	15.5	10.8	3.2	1.3	1.2
female	70.4	2.1	16.1	4.8	10.5	11.5	6.7	2.2	0.7	0.9
Age										
up to 30 years	82.1	2.4	12.0	2.7	7.6	13.0	8.9	2.5	1.5	0.9
31 to 40	87.1	2.3	11.5	7.1	10.5	16.3	11.1	3.4	1.2	1.6
41 to 50	86.1	2.6	11.9	6.5	11.1	16.0	13.2	2.9	1.2	1.1
51 to 65	85.4	2.4	12.7	4.9	15.0	18.3	11.4	3.5	1.3	1.0
over 65	60.6	2.5	18.6	4.3	11.3	8.6	4.6	2.0	0.8	0.9
Education										
none	35.3	0.9	23.1	4.0	2.3	2.3	0.2	0.3	0.0	0.3
elementary school	66.3	1.7	16.5	4.3	10.0	6.1	3.8	1.4	0.2	0.7
middle school	84.6	1.7	12.4	5.0	10.4	12.8	7.3	1.9	0.8	1.2
high school	92.8	3.6	12.3	7.4	14.4	23.7	17.6	4.9	1.7	1.8
university degree	96.3	6.2	7.1	5.8	24.1	31.4	24.0	8.4	5.0	0.7
Branch of activity										
agriculture	71.0	2.1	12.0	3.8	6.8	4.1	2.8	1.5	0.2	0.1
industry	89.1	2.9	10.4	5.6	10.1	15.2	10.4	3.4	1.4	0.9
public administration	91.7	2.6	14.6	8.4	14.7	19.3	11.3	3.2	1.4	1.4
other sector	87.7	2.6	11.3	5.1	11.1	19.5	17.6	3.5	1.8	1.8
not employed.....	65.5	2.1	16.6	4.4	12.2	10.6	5.6	2.4	0.7	0.8
Work status										
Employee										
blue-collar worker	80.8	2.0	11.6	5.0	5.8	7.6	5.6	1.4	0.3	0.9
office worker or school teacher	94.1	2.3	13.5	7.8	14.1	21.7	14.2	3.0	1.6	1.7
cadre or manager.....	96.0	5.2	10.4	5.4	19.7	28.6	24.2	8.4	2.3	2.3
total	88.1	2.6	12.2	6.2	10.9	15.9	11.4	2.9	1.1	1.4
Self-employed										
sole proprietor, arts/profess.....	95.1	4.7	8.5	5.0	14.0	27.2	22.2	5.6	3.0	1.2
other self-employed	84.3	1.9	12.6	6.0	12.3	15.3	11.4	3.6	2.4	0.7
total	88.9	3.1	10.9	5.6	13.0	20.3	16.0	4.4	2.6	0.9
Not employed										
retired	67.0	2.3	17.3	4.5	12.8	11.2	5.7	2.5	0.8	0.9
other	48.7	0.4	9.2	2.6	5.4	4.3	4.4	1.4	0.3	0.3
total	65.5	2.1	16.6	4.4	12.2	10.6	5.6	2.4	0.7	0.8
Household size										
1 member	63.9	1.8	16.9	3.1	9.0	10.1	5.3	1.4	0.5	0.7
2 members	78.1	2.5	12.6	5.3	13.8	13.0	8.6	3.6	1.4	1.1
3 members	87.2	3.1	14.8	5.4	13.7	19.5	12.7	4.0	1.6	1.6
4 members	86.1	2.4	12.1	6.8	11.1	16.5	12.9	2.9	1.1	1.2
5 members or more	74.9	2.2	12.5	7.0	7.6	9.2	6.6	0.9	0.7	0.3
Number of earners										
1 earner	69.5	2.1	13.7	4.3	9.1	9.7	6.2	1.6	0.7	0.5
2 earners	86.1	2.7	13.5	6.3	13.7	17.6	12.2	4.3	1.6	1.6
3 earners	88.0	3.0	15.0	5.9	15.1	20.2	13.7	3.5	1.8	1.8
4 earners or more	91.4	3.1	16.1	6.9	13.4	21.9	15.4	2.1	0.6	0.8
Household income										
up to €10,000	35.4	0.0	15.7	2.5	3.1	1.8	1.6	0.1	0.0	0.4
€10,000 - €20,000	70.6	1.3	16.1	4.3	6.1	5.2	2.8	0.6	0.1	0.7
€20,000 - €30,000.....	90.9	3.0	13.3	6.7	12.3	13.6	8.3	1.7	0.9	1.2
€30,000 - €40,000.....	96.0	3.2	11.2	7.8	18.8	23.7	14.9	5.6	1.7	1.8
more than €40,000	98.1	5.2	11.0	5.5	22.9	36.3	27.9	9.4	4.3	1.9
Town size										
up to 20,000 inhabitants	77.2	2.5	17.2	7.1	11.6	14.2	9.2	3.4	0.9	0.6
from 20,000 to 40,000.....	78.5	2.7	12.7	3.9	11.3	13.5	8.9	2.3	1.6	1.4
from 40,000 to 500,000.....	80.6	2.6	10.6	4.4	13.9	14.9	10.5	2.5	1.4	1.9
more than 500,000.....	81.3	1.7	9.3	2.6	8.3	14.5	10.4	2.4	1.3	1.0
Geographical area										
North	92.8	3.3	8.8	5.2	18.2	22.7	14.5	5.2	2.0	1.7
Centre	86.2	1.8	17.1	4.7	9.8	11.9	8.7	2.3	1.0	1.6
South and Islands	54.9	1.5	19.1	6.0	3.8	4.1	3.5	0.0	0.1	0.0
Total.....	78.8	2.4	13.8	5.4	11.7	14.4	9.7	2.9	1.2	1.1

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

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	Managed savings	Foreign securities	Loans to co-operatives
Gender										
male.....	85.7	9.0	16.3	10.5	27.8	20.9	13.5	4.3	2.3	1.6
female	76.1	6.1	21.0	9.4	24.8	14.6	8.1	2.7	1.0	1.4
Age										
up to 30 years	84.8	4.5	14.9	6.8	19.0	17.0	10.9	3.0	1.5	1.1
31 to 40	89.6	8.0	14.5	9.4	24.7	20.8	12.9	4.3	2.3	2.0
41 to 50	88.7	10.1	15.3	11.1	27.8	22.6	16.1	4.0	2.1	1.5
51 to 65	89.0	9.5	16.0	11.6	33.7	24.4	14.7	4.9	2.3	1.2
over 65	68.0	6.8	24.0	10.0	24.2	11.3	6.1	2.6	1.2	1.6
Education										
none	46.0	1.5	29.0	8.8	8.6	2.8	0.6	0.3	0.0	0.3
elementary school	73.2	5.4	20.5	10.8	22.0	8.6	4.8	1.5	0.4	1.4
middle school	87.7	7.4	15.4	9.4	25.0	16.9	9.1	2.4	1.3	1.5
high school	94.7	12.1	16.0	11.2	34.8	31.2	21.9	6.6	3.6	2.3
university degree	96.8	15.6	11.6	10.9	45.3	42.6	28.9	12.4	6.6	1.2
Branch of activity										
agriculture	74.4	6.1	13.0	6.4	12.7	7.4	4.3	1.9	0.5	0.4
industry	91.1	7.1	13.4	9.4	25.3	21.0	12.3	4.6	1.8	1.5
public administration	93.1	8.8	19.3	13.3	31.2	25.3	13.9	4.6	2.4	1.5
other sector	90.9	12.5	14.4	9.7	29.0	25.5	20.7	4.5	3.3	2.1
not employed.....	72.2	6.8	21.1	10.1	26.4	14.0	7.7	3.0	1.3	1.4
Work status										
Employee										
blue-collar worker	84.0	5.2	14.3	8.6	18.2	10.8	6.6	1.7	0.5	1.4
office worker or school teacher	95.4	8.0	17.6	12.3	31.8	28.6	17.4	4.0	2.3	1.8
cadre or manager.....	96.5	15.9	14.4	10.4	35.9	37.0	27.2	10.7	5.0	3.3
total	90.2	7.7	15.6	10.3	25.9	21.2	13.5	3.7	1.8	1.8
Self-employed										
sole proprietor, arts/profess.....	96.0	16.0	10.0	9.2	36.6	35.6	26.9	9.5	4.4	1.5
other self-employed	89.0	12.2	16.5	11.2	27.9	21.6	13.8	4.3	3.9	1.0
total	91.9	13.8	13.7	10.4	31.6	27.5	19.3	6.5	4.1	1.2
Not employed										
retired	73.5	7.1	21.9	10.5	27.8	14.7	8.0	3.1	1.4	1.4
other	58.8	3.0	13.4	5.4	12.1	6.6	5.1	1.9	0.6	0.5
total	72.2	6.8	21.1	10.1	26.4	14.0	7.7	3.0	1.3	1.4
Household size										
1 member	69.7	4.9	22.1	7.9	22.3	12.8	6.3	2.0	0.9	1.0
2 members	83.1	8.4	16.8	10.7	28.9	17.6	10.9	4.2	2.0	1.8
3 members	90.4	10.4	17.8	10.0	30.7	25.6	15.4	5.5	3.0	2.1
4 members	88.4	9.1	15.5	11.9	26.9	22.4	16.5	4.1	2.0	1.4
5 members or more	80.2	6.7	14.8	10.7	20.9	13.0	7.8	1.6	1.1	0.4
Number of earners										
1 earner	74.7	6.8	18.0	9.0	22.4	13.4	7.9	2.1	1.2	0.7
2 earners	89.6	9.3	17.0	11.0	30.4	23.6	15.1	5.4	2.6	2.2
3 earners	91.1	9.9	17.9	11.4	31.9	25.5	16.2	5.4	3.0	2.6
4 earners or more	93.0	8.6	19.4	15.9	31.8	24.8	17.2	2.1	0.7	0.8
Household income										
up to €10,000	44.2	1.8	21.2	7.0	8.5	2.4	1.7	0.1	0.2	0.5
€10,000 - €20,000	77.2	4.4	19.7	9.3	16.4	7.7	3.6	0.7	0.2	0.9
€20,000 - €30,000.....	93.8	10.4	16.7	10.6	31.1	19.0	10.5	2.1	1.4	1.6
€30,000 - €40,000.....	96.9	10.0	14.7	12.7	37.6	31.6	19.8	7.2	3.2	2.3
more than €40,000	98.4	16.4	14.7	12.0	48.0	45.5	32.9	12.8	6.8	2.8
Town size										
up to 20,000 inhabitants	82.4	8.3	21.5	13.1	27.9	19.1	10.9	4.3	1.5	1.1
from 20,000 to 40,000.....	82.5	9.4	16.4	7.7	24.6	18.8	10.9	3.2	2.0	1.8
from 40,000 to 500,000.....	84.5	8.6	14.3	9.3	29.7	19.8	13.4	3.5	2.5	2.4
more than 500,000.....	82.5	5.8	11.6	4.5	20.2	18.2	13.9	3.4	2.3	1.2
Geographical area										
North	94.8	10.8	12.6	10.4	40.5	29.8	17.5	6.7	3.3	2.4
Centre	89.2	6.8	19.4	7.6	21.9	16.0	10.9	3.2	1.3	2.0
South and Islands	62.8	5.3	23.7	11.5	10.9	6.1	4.9	0.2	0.4	0.1
Total.....	83.0	8.2	17.6	10.2	26.9	19.1	12.0	3.8	1.9	1.5

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

Bank deposits by type
(percentage of households)

Characteristics (*)	Bank current accounts	Bank savings accounts	Bank deposits
Gender			
male.....	76.2	15.2	81.8
female	63.5	14.8	69.7
Age			
up to 30 years	77.3	13.2	82.0
31 to 40	83.0	15.5	86.6
41 to 50	81.9	16.1	85.7
51 to 65	80.3	14.9	85.1
over 65	49.9	14.9	59.9
Education			
none	19.1	17.7	35.2
elementary school	55.0	17.6	65.7
middle school	80.5	14.7	84.4
high school	91.0	12.7	92.2
university degree	94.5	13.6	95.7
Branch of activity			
agriculture	54.0	24.2	69.7
industry	85.0	16.2	88.9
public administration	89.7	13.7	91.2
other sector	84.6	14.9	87.4
not employed.....	56.1	14.5	65.0
Work status			
Employee			
blue-collar worker	73.0	17.3	80.5
office worker or school teacher	92.8	13.3	93.7
cadre or manager.....	95.7	11.9	95.8
total	83.8	15.0	87.7
Self-employed			
sole proprietor, member of arts or professions	92.4	18.8	95.0
other self-employed	81.2	16.5	83.6
total	85.9	17.5	88.5
Not employed			
retired	58.1	14.3	66.5
other	34.5	16.2	48.3
total	56.1	14.5	65.0
Household size			
1 member	55.9	11.9	63.4
2 members	70.7	14.3	77.8
3 members	82.4	16.1	86.6
4 members	82.0	17.2	85.9
5 members or more	68.0	17.8	74.3
Number of earners			
1 earner	62.5	12.8	69.0
2 earners	80.2	16.9	85.9
3 earners	83.1	17.1	87.0
4 earners or more	89.3	19.2	91.4
Household income			
up to €10,000	24.9	11.9	35.0
€10,000 - €20,000	60.0	16.1	70.0
€20,000 - €30,000.....	86.9	15.7	90.8
€30,000 - €40,000.....	94.3	14.7	95.6
more than €40,000	97.0	15.4	97.5
Town size			
up to 20,000 inhabitants	68.2	18.0	76.8
from 20,000 to 40,000.....	72.8	16.2	78.4
from 40,000 to 500,000.....	77.1	13.7	80.0
more than 500,000.....	79.1	6.7	81.0
Geographical area			
North	89.1	14.3	92.5
Centre	81.8	15.7	85.8
South and Islands	44.2	16.0	54.4
Total	72.6	15.1	78.4

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

Post Office deposits by type
(percentage of households)

Characteristics (*)	PO current accounts	PO savings accounts	PO deposits
Gender			
male.....	10.7	3.1	13.0
female	13.3	3.7	16.1
Age			
up to 30 years	9.9	2.9	12.0
31 to 40	9.6	2.4	11.5
41 to 50	9.9	3.6	11.9
51 to 65	9.7	4.0	12.7
over 65	15.9	3.1	18.6
Education			
none	22.0	1.1	23.1
elementary school	13.7	3.3	16.5
middle school	10.0	3.5	12.4
high school	9.5	3.9	12.3
university degree	5.4	2.1	7.1
Branch of activity			
agriculture	9.3	2.7	12.0
industry	9.2	1.9	10.4
public administration	10.7	5.9	14.6
other sector	9.5	2.8	11.3
not employed.....	13.9	3.2	16.6
Work status			
Employee			
blue-collar worker	10.0	2.2	11.6
office worker or school teacher	10.2	4.9	13.5
cadre or manager.....	8.6	3.6	10.4
total	9.9	3.5	12.2
Self-employed			
sole proprietor, member of arts or professions	6.9	1.8	8.5
other self-employed	10.3	3.3	12.6
total	8.8	2.7	10.9
Not employed			
retired	14.6	3.3	17.3
other	7.1	2.4	9.2
total	13.9	3.2	16.6
Household size			
1 member	13.5	3.8	16.9
2 members	10.5	2.6	12.6
3 members	12.4	3.3	14.8
4 members	10.4	3.0	12.1
5 members or more	9.2	4.6	12.5
Number of earners			
1 earner	11.3	2.8	13.7
2 earners	11.3	3.2	13.5
3 earners	12.5	4.3	15.0
4 earners or more	13.0	5.5	16.1
Household income			
up to €10.000	14.5	1.4	15.7
€10.000 - €20.000	13.6	2.8	16.1
€20.000 - €30.000.....	10.3	3.8	13.3
€30.000 - €40.000.....	9.0	4.1	11.2
more than €40.000	8.3	4.0	11.0
Town size			
up to 20,000 inhabitants	14.9	3.4	17.2
from 20,000 to 40,000.....	10.4	3.1	12.7
from 40,000 to 500,000.....	7.8	3.7	10.6
more than 500,000.....	7.4	2.0	9.3
Geographical area			
North	6.6	3.2	8.8
Centre	14.0	3.8	17.1
South and Islands	16.8	3.0	19.1
Total.....	11.4	3.2	13.8

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

Interest rates on bank current account
(percentages)

Characteristics (*)	Gross interest rate	Interest rate not known (percentage of households)
Gender		
male	1.9	12.7
female	1.9	15.4
Age		
up to 30 years	1.8	15.9
31 to 40	2.0	16.3
41 to 50	1.9	11.9
51 to 65	1.8	12.7
over 65	1.8	12.3
Education		
none	1.8	6.7
elementary school	1.8	13.0
middle school	1.9	16.1
high school	2.0	12.8
university degree	2.0	12.2
Branch of activity		
agriculture	2.0	9.5
industry	1.9	12.8
public administration	1.9	15.4
other sector	2.0	15.5
not employed	1.8	12.4
Work status		
Employee		
blue-collar worker	2.0	15.9
office worker or school teacher	1.9	13.2
cadre or manager	1.9	13.6
total	1.9	14.5
Self-employed		
sole proprietor, member of arts or professions	2.0	13.9
other self-employed	1.9	12.3
total	1.9	13.0
Not employed		
retired	1.8	12.8
other	2.2	8.8
total	1.8	12.4
Household size		
1 member	1.9	13.8
2 members	1.8	14.0
3 members	1.9	12.7
4 members	1.9	13.7
5 members or more	1.9	11.9
Number of earners		
1 earner	1.9	13.5
2 earners	1.9	13.9
3 earners	1.8	11.4
4 earners or more	1.7	14.8
Household income		
up to €10.000	1.9	7.3
€10.000 - €20.000	1.8	15.1
€20.000 - €30.000	1.9	15.8
€30.000 - €40.000	1.9	14.4
more than €40.000	2.0	10.7
Town size		
up to 20,000 inhabitants	1.8	14.4
from 20,000 to 40,000	2.2	12.2
from 40,000 to 500,000	2.0	13.8
more than 500,000	1.8	10.7
Geographical area		
North	1.8	14.1
Centre	1.9	19.5
South and Islands	2.1	9.0
Total	1.9	13.4

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

Forms of insurance held by households
(percentage of households)

Characteristics (*)	Life insurance	Private supplementary pension plans
Gender		
male	22.3	13.2
female	13.8	9.2
Age		
up to 30 years	23.3	16.5
31 to 40	28.2	20.3
41 to 50	28.7	17.2
51 to 65	21.0	11.2
over 65	5.4	1.7
Education		
none	2.1	0.3
elementary school	8.3	5.3
middle school	21.1	13.2
high school	32.0	18.9
university degree	33.7	20.5
Branch of activity		
agriculture	21.8	9.3
industry	27.3	19.9
public administration.....	28.1	13.1
other sector	29.3	20.2
not employed.....	8.7	4.2
Work status		
Employee		
blue-collar worker	19.9	14.0
office worker or school teacher	29.3	19.2
cadre or manager	39.4	22.9
total	26.1	17.2
Self-employed		
sole proprietor, member of arts or professions	38.7	24.7
other self-employed	29.3	15.4
total	33.2	19.3
Not employed		
retired	8.6	4.2
other	9.7	4.3
total.....	8.7	4.2
Household size		
1 member	7.0	6.0
2 members	14.7	7.9
3 members	26.6	18.0
4 members	28.4	17.9
5 members or more.....	28.8	9.7
Number of earners		
1 earner	14.3	6.7
2 earners	23.9	15.7
3 earners	25.2	18.1
4 earners or more	34.2	27.2
Household income		
up to €10.000	3.7	1.3
€10.000 - €20.000	10.6	4.8
€20.000 - €30.000.....	22.1	15.0
€30.000 - €40.000.....	31.4	16.7
more than €40.000	38.9	27.6
Town size		
up to 20,000 inhabitants	19.5	12.8
from 20,000 to 40,000.....	19.1	11.5
from 40,000 to 500,000.....	22.3	11.6
more than 500,000.....	17.8	11.2
Geographical area		
North	23.1	19.3
Centre	20.0	12.1
South and Islands	15.4	2.0
Total	19.9	12.1

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

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.....	91.1	4.5	4.4	100.0	1.7
female	94.2	2.8	3.0	100.0	1.3
Age					
up to 30 years	91.7	5.1	3.2	100.0	1.6
31 to 40	90.4	5.2	4.4	100.0	1.5
41 to 50	90.8	4.2	4.9	100.0	1.8
51 to 65	90.2	4.8	5.0	100.0	1.8
over 65	95.5	2.1	2.4	100.0	1.1
Education					
none	99.9	0.1	0.0	100.0	0.1
elementary school	96.1	1.8	2.1	100.0	1.0
middle school	92.5	3.4	4.1	100.0	1.3
high school	87.7	6.8	5.5	100.0	1.9
university degree	81.0	10.0	9.0	100.0	2.8
Branch of activity					
agriculture	90.9	5.5	3.6	100.0	3.0
industry	90.1	4.4	5.5	100.0	1.7
public administration	91.0	4.7	4.3	100.0	1.5
other sector	87.3	7.1	5.5	100.0	2.1
not employed.....	95.4	2.1	2.5	100.0	1.1
Work status					
Employee					
blue-collar worker	95.1	1.6	3.3	100.0	1.0
office worker or school teacher	90.4	6.1	3.5	100.0	1.4
cadre or manager.....	85.4	7.4	7.2	100.0	2.3
total	92.0	4.2	3.9	100.0	1.4
Self-employed					
sole proprietor, member of arts or professions	80.5	9.8	9.7	100.0	2.8
other self-employed	82.8	8.8	8.4	100.0	3.4
total	81.8	9.2	8.9	100.0	3.1
Not employed					
retired	95.5	2.2	2.4	100.0	1.1
other	94.6	1.8	3.6	100.0	1.6
total	95.4	2.1	2.5	100.0	1.1
Household size					
1 member	96.5	1.8	1.7	100.0	0.8
2 members	93.0	3.4	3.7	100.0	1.4
3 members	89.3	6.2	4.5	100.0	1.7
4 members	89.5	4.7	5.8	100.0	2.0
5 members or more	90.7	4.3	4.9	100.0	2.4
Number of earners					
1 earner	94.3	2.5	3.3	100.0	1.4
2 earners	90.3	4.9	4.8	100.0	1.7
3 earners	88.5	7.3	4.2	100.0	1.7
4 earners or more	90.9	5.2	3.9	100.0	1.8
Household income					
up to €10.000	98.5	0.2	1.3	100.0	1.4
€10.000 - €20.000	95.8	2.2	2.0	100.0	0.9
€20.000 - €30.000.....	92.2	3.9	3.9	100.0	1.3
€30.000 - €40.000.....	87.5	7.0	5.6	100.0	1.7
more than €40.000	82.3	8.5	9.2	100.0	2.8
Town size					
up to 20,000 inhabitants	93.2	3.6	3.2	100.0	1.4
from 20,000 to 40,000.....	91.8	4.9	3.3	100.0	1.6
from 40,000 to 500,000.....	89.7	4.1	6.2	100.0	2.0
more than 500,000.....	91.7	4.8	3.5	100.0	1.4
Geographical area					
North	90.0	5.2	4.8	100.0	1.5
Centre	92.2	4.1	3.6	100.0	1.3
South and Islands	94.4	2.4	3.2	100.0	2.0
Total.....	91.9	4.1	4.0	100.0	1.6

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

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.....	13.5	8.2	39.5	13.1	13.3	36.0
female	9.5	7.2	34.8	8.9	8.1	28.1
Age						
up to 30 years	13.9	9.7	38.7	15.2	12.9	44.8
31 to 40	15.4	9.2	44.9	17.6	19.1	50.8
41 to 50	16.3	8.7	41.6	16.3	16.2	44.9
51 to 65	14.2	9.2	42.8	12.7	11.5	35.0
over 65	5.1	4.7	26.4	2.8	3.1	8.8
Education						
none	0.4	0.8	5.4	0.1	0.5	1.6
elementary school	4.2	4.2	24.6	2.0	4.9	13.2
middle school	10.1	7.5	38.4	9.3	13.5	35.2
high school	21.6	11.8	54.2	22.2	17.3	55.0
university degree	32.2	16.8	65.9	35.5	21.1	62.6
Branch of activity						
agriculture	8.8	2.9	26.9	4.5	12.0	15.9
industry	15.2	9.7	42.5	14.4	17.5	47.1
public administration.....	14.0	9.2	46.4	17.6	17.4	51.7
other sector	21.7	10.3	48.0	23.1	17.0	48.8
not employed	6.3	5.8	29.5	4.1	4.5	15.1
Work status						
Employee						
blue-collar worker	7.0	7.1	28.0	5.1	11.5	33.5
office worker or school teacher	16.8	10.5	54.0	21.4	19.9	59.8
cadre or manager.....	29.2	14.3	62.5	35.5	23.2	62.8
total	13.7	9.4	42.8	15.4	16.4	47.8
Self-employed						
sole proprietor, arts/profess	32.6	10.8	57.0	34.1	23.0	57.2
other self-employed	20.6	8.4	43.7	15.8	15.9	36.0
total	25.6	9.4	49.4	23.5	18.9	45.0
Not employed						
retired	6.6	5.9	30.5	4.3	4.8	15.5
other	2.9	4.1	18.2	2.4	1.6	10.9
total.....	6.3	5.8	29.5	4.1	4.5	15.1
Household size						
1 member	6.0	7.0	30.8	7.4	4.7	18.6
2 members	12.0	8.5	38.2	10.8	9.1	28.5
3 members	15.5	9.1	42.0	15.0	15.0	43.6
4 members	15.0	6.9	43.5	14.3	17.5	45.3
5 members or more.....	13.8	7.0	31.7	11.5	14.4	31.6
Number of earners						
1 earner	7.7	5.9	29.4	7.2	7.0	23.3
2 earners	16.3	9.4	46.3	16.8	16.3	42.6
3 earners	15.4	10.2	44.2	13.2	14.0	43.2
4 earners or more	19.8	10.8	42.8	13.4	17.7	43.2
Household income						
up to €10,000	1.6	2.0	10.2	1.4	1.8	4.7
€10,000 - €20,000	4.1	6.2	23.7	2.7	5.8	17.5
€20,000 - €30,000	11.7	7.3	44.9	11.5	12.9	40.4
€30,000 - €40,000	17.5	10.3	54.9	17.7	18.1	53.8
more than €40,000	34.8	15.0	66.0	35.1	25.0	63.3
Town size						
up to 20,000 inhabitants	9.7	5.6	36.8	9.8	12.4	30.5
from 20,000 to 40,000	11.9	7.8	35.8	10.7	10.8	30.5
from 40,000 to 500,000.....	15.3	11.2	41.7	15.2	12.6	36.5
more than 500,000	16.5	9.8	38.5	14.1	9.2	43.6
Geographical area						
North	18.6	13.3	56.7	18.5	17.2	47.5
Centre	11.5	5.9	32.5	9.5	9.1	36.1
South and Islands	4.2	1.5	15.7	4.2	5.8	13.4
Total	12.4	7.9	38.2	11.9	11.8	33.8

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

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

Characteristics (*)	Credit card	ATM card (Bancomat)	Credit card or ATM card (Bancomat)
Gender			
male.....	25.4	56.2	57.6
female	17.2	41.6	42.3
Age			
up to 30 years	27.5	63.4	65.0
31 to 40	32.7	70.7	71.9
41 to 50	34.4	67.2	69.0
51 to 65	24.5	57.0	58.4
over 65	5.3	19.6	20.2
Education			
none	0.4	2.8	2.8
elementary school	5.2	26.0	26.4
middle school	20.5	57.5	59.3
high school	42.1	78.2	79.5
university degree	57.4	83.8	86.1
Branch of activity			
agriculture	10.7	30.6	31.4
industry	30.4	68.4	69.8
public administration	35.3	75.9	77.6
other sector	39.8	68.8	71.2
not employed.....	8.5	29.3	29.7
Work status			
Employee			
blue-collar worker	14.0	54.2	55.0
office worker or school teacher	43.0	80.7	82.9
cadre or manager.....	58.3	88.2	89.2
total	31.2	69.2	70.5
Self-employed			
sole proprietor, member of arts or professions	52.6	77.7	81.0
other self-employed	31.9	56.9	59.9
total	40.6	65.6	68.8
Not employed			
retired	9.0	30.1	30.6
other	3.2	20.0	20.0
total	8.5	29.3	29.7
Household size			
1 member	13.2	30.5	31.0
2 members	20.1	44.5	45.6
3 members	29.6	65.5	66.7
4 members	30.6	68.3	70.1
5 members or more	19.8	51.0	53.1
Number of earners			
1 earner	15.0	40.1	41.3
2 earners	30.4	61.0	62.0
3 earners	29.6	65.7	67.6
4 earners or more	27.1	69.9	72.2
Household income			
up to €10,000	2.4	9.8	9.8
€10,000 - €20,000	8.6	33.7	34.8
€20,000 - €30,000.....	22.8	63.6	64.9
€30,000 - €40,000.....	37.0	77.1	78.7
more than €40,000	58.1	84.9	87.0
Town size			
up to 20,000 inhabitants	19.2	48.6	49.3
from 20,000 to 40,000.....	22.1	49.2	50.0
from 40,000 to 500,000.....	26.2	57.2	58.5
more than 500,000.....	32.1	57.3	60.6
Geographical area			
North	30.8	66.7	67.9
Centre	27.8	57.4	59.8
South and Islands	9.7	28.5	29.1
Total	23.1	52.1	53.3

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

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	26.5	60.6	12.1	0.6	0.3	100.0
female	32.5	57.3	8.4	0.9	0.8	100.0
Age						
up to 30 years	29.9	54.6	14.9	0.6	0.0	100.0
31 to 40	25.8	59.7	14.2	0.2	0.1	100.0
41 to 50	24.4	62.0	12.9	0.2	0.6	100.0
51 to 65	24.2	63.6	11.5	0.4	0.3	100.0
over 65	38.4	54.4	4.4	2.2	0.7	100.0
Education						
none	70.8	21.9	3.9	3.2	0.2	100.0
elementary school	42.3	46.4	9.4	1.5	0.5	100.0
middle school	28.1	56.8	14.2	0.6	0.3	100.0
high school	20.6	69.3	9.5	0.3	0.3	100.0
university degree	14.8	72.4	12.1	0.1	0.7	100.0
Branch of activity						
agriculture	38.6	31.4	28.9	0.8	0.3	100.0
industry	23.5	59.7	16.5	0.2	0.1	100.0
public administration.....	18.5	73.4	7.5	0.1	0.4	100.0
other sector	31.5	52.0	15.8	0.2	0.4	100.0
not employed.....	32.6	60.9	4.3	1.7	0.7	100.0
Work status						
Employee						
blue-collar worker	26.8	55.6	17.2	0.4	0.0	100.0
office worker or school teacher	17.8	75.1	6.5	0.2	0.3	100.0
cadre or manager.....	10.7	83.2	5.6	0.1	0.4	100.0
total	19.7	69.5	10.3	0.3	0.2	100.0
Self-employed						
sole proprietor, member of arts or professions .	30.6	41.1	27.7	0.1	0.5	100.0
other self-employed	50.3	28.5	20.8	0.1	0.4	100.0
total	39.8	35.2	24.5	0.1	0.4	100.0
Not employed						
retired	32.0	61.9	3.9	1.6	0.7	100.0
other	43.8	41.0	12.2	2.5	0.4	100.0
total.....	32.6	60.9	4.3	1.7	0.7	100.0
Household size						
1 member	35.5	55.4	6.9	1.6	0.6	100.0
2 members	29.9	60.5	8.0	1.0	0.6	100.0
3 members	25.2	62.6	11.5	0.4	0.2	100.0
4 members	23.8	61.0	14.7	0.2	0.4	100.0
5 members or more.....	31.1	53.2	15.0	0.4	0.2	100.0
Number of earners						
1 earner	33.7	53.8	10.9	1.0	0.6	100.0
2 earners	24.8	64.1	10.3	0.6	0.2	100.0
3 earners	26.2	60.2	12.5	0.4	0.6	100.0
4 earners or more	26.8	55.2	17.8	0.1	0.0	100.0
Household income						
up to €10.000	71.9	19.9	4.8	2.9	0.5	100.0
€10.000 - €20.000	46.0	41.7	9.9	2.0	0.5	100.0
€20.000 - €30.000.....	28.9	59.7	10.5	0.5	0.4	100.0
€30.000 - €40.000.....	21.3	68.2	10.2	0.2	0.1	100.0
more than €40.000	17.0	68.7	13.6	0.1	0.5	100.0
Town size						
up to 20,000 inhabitants	29.6	56.6	12.6	1.0	0.2	100.0
from 20,000 to 40,000.....	29.6	55.8	13.8	0.6	0.3	100.0
from 40,000 to 500,000	25.3	63.7	10.1	0.3	0.5	100.0
more than 500,000.....	25.5	66.1	7.2	0.4	0.8	100.0
Geographical area						
North	16.0	71.3	11.6	0.6	0.5	100.0
Centre	35.3	51.8	12.6	0.1	0.2	100.0
South and Islands	47.9	41.1	9.3	1.3	0.4	100.0
Total	27.8	59.9	11.2	0.7	0.4	100.0

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

Cash held at home
(euros, percentages)

Characteristics (*)	Average cash held by household ...			
	...usually	... at the time of a withdrawal	...usually	... at the time of a withdrawal
	(euros)		(percentage of annual expenditure)	
Gender				
male.....	370	136	1.8	0.6
female	317	112	2.1	0.6
Age				
up to 30 years	297	97	1.6	0.4
31 to 40	320	107	1.6	0.5
41 to 50	363	120	1.7	0.5
51 to 65	401	156	1.9	0.6
over 65	351	140	2.5	0.7
Education				
none	330	122	3.6	0.7
elementary school	359	127	2.5	0.7
middle school	349	115	1.8	0.5
high school	348	144	1.5	0.6
university degree	415	157	1.4	0.5
Branch of activity				
agriculture	378	139	2.3	0.6
industry	339	122	1.5	0.5
public administration	374	121	1.7	0.5
other sector	362	138	1.6	0.5
not employed.....	352	133	2.4	0.7
Work status				
Employee				
blue-collar worker	343	95	1.9	0.5
office worker or school teacher	337	125	1.5	0.5
cadre or manager.....	401	120	1.3	0.4
total	348	111	1.6	0.5
Self-employed				
sole proprietor, member of arts or professions	392	173	1.3	0.6
other self-employed	385	182	1.8	0.8
total	388	178	1.6	0.7
Not employed				
retired	359	136	2.4	0.7
other	274	86	2.4	0.4
total	352	133	2.4	0.7
Household size				
1 member	288	95	2.4	0.6
2 members	361	134	2.1	0.6
3 members	354	132	1.6	0.6
4 members	380	131	1.6	0.5
5 members or more	438	181	1.9	0.6
Number of earners				
1 earner	333	119	2.2	0.6
2 earners	364	129	1.7	0.5
3 earners	404	163	1.7	0.6
4 earners or more	408	157	1.3	0.5
Household income				
up to €10.000	297	102	3.6	0.6
€10.000 - €20.000	345	113	2.6	0.7
€20.000 - €30.000.....	367	127	1.9	0.6
€30.000 - €40.000.....	363	133	1.5	0.5
more than €40.000	400	170	1.2	0.5
Town size				
up to 20,000 inhabitants	330	130	1.8	0.6
from 20,000 to 40,000.....	360	132	1.9	0.6
from 40,000 to 500,000.....	377	145	1.9	0.6
more than 500,000.....	393	95	1.9	0.4
Geographical area				
North	298	116	1.4	0.5
Centre	389	95	2.0	0.4
South and Islands	415	183	2.9	0.9
Total	355	130	1.9	0.6
<i>thousands of lire</i>	<i>687</i>	<i>252</i>		

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

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.....	69.6	20.3	0.5	9.5	100.0
female	65.0	22.5	1.1	11.5	100.0
Age					
up to 30 years	54.8	29.9	0.7	14.7	100.0
31 to 40	57.0	29.0	0.3	13.7	100.0
41 to 50	66.0	22.7	0.3	10.9	100.0
51 to 65	78.0	16.4	0.8	4.8	100.0
over 65	73.7	14.9	1.1	10.2	100.0
Education					
none	64.5	18.6	1.8	15.1	100.0
elementary school	71.0	18.6	0.9	9.6	100.0
middle school	63.2	26.0	0.6	10.2	100.0
high school	70.8	18.8	0.5	9.9	100.0
university degree	78.7	14.5	0.0	6.8	100.0
Branch of activity					
agriculture	65.6	14.6	0.3	19.5	100.0
industry	62.9	26.6	0.3	10.2	100.0
public administration	68.0	23.0	0.3	8.6	100.0
other sector	64.7	22.6	0.5	12.1	100.0
not employed.....	73.1	16.9	1.1	8.9	100.0
Work status					
Employee					
blue-collar worker	53.8	31.7	0.5	14.0	100.0
office worker or school teacher	69.4	21.0	0.4	9.2	100.0
cadre or manager.....	75.5	18.2	0.1	6.2	100.0
total	62.8	25.7	0.4	11.1	100.0
Self-employed					
sole proprietor, member of arts or professions	74.9	14.2	0.0	11.0	100.0
other self-employed	69.0	20.2	0.5	10.3	100.0
total	71.5	17.6	0.3	10.6	100.0
Not employed					
retired	75.4	15.3	1.1	8.2	100.0
other	49.1	34.2	1.1	15.6	100.0
total	73.1	16.9	1.1	8.9	100.0
Household size					
1 member	60.9	22.9	0.7	15.5	100.0
2 members	72.0	21.1	0.4	6.5	100.0
3 members	69.5	20.7	0.9	8.8	100.0
4 members	70.1	18.0	0.9	11.0	100.0
5 members or more	66.1	23.7	0.2	10.0	100.0
Number of earners					
1 earner	61.4	24.6	0.7	13.3	100.0
2 earners	73.1	18.6	0.6	7.7	100.0
3 earners	77.1	15.5	0.9	6.5	100.0
4 earners or more	81.5	12.5	1.2	4.7	100.0

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

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 €10.000	49.3	34.6	1.5	14.6	100.0
€10.000 - €20.000	60.5	27.8	0.8	10.8	100.0
€20.000 - €30.000.....	69.6	19.7	0.4	10.2	100.0
€30.000 - €40.000.....	80.5	9.9	0.5	9.1	100.0
more than €40.000	87.2	7.1	0.3	5.4	100.0
Town size					
up to 20,000 inhabitants	72.9	14.9	0.4	11.8	100.0
from 20,000 to 40,000.....	70.7	18.8	0.7	9.8	100.0
from 40,000 to 500,000.....	66.1	25.3	0.7	7.9	100.0
more than 500,000.....	54.5	35.6	1.4	8.5	100.0
Geographical area					
North	68.9	21.5	0.3	9.3	100.0
Centre	63.9	23.6	0.5	11.9	100.0
South and Islands	70.0	18.5	1.3	10.2	100.0
Location of the dwelling					
isolated area, countryside.....	77.3	10.7	0.0	12.1	100.0
town outskirts	64.1	23.4	1.3	11.3	100.0
semi-central	68.7	21.8	0.8	8.8	100.0
town centre.....	69.4	21.2	0.2	9.3	100.0
other	72.8	14.8	0.0	12.4	100.0
Neighbourhood status					
upscale	75.2	16.0	0.1	8.8	100.0
run-down	42.9	42.7	1.4	13.0	100.0
middle.....	67.9	21.0	0.8	10.3	100.0
Dwelling rating					
luxury	88.7	3.2	0.0	8.1	100.0
upscale.....	81.8	11.5	0.1	6.6	100.0
mid-range	72.6	17.3	0.5	9.6	100.0
modest	60.7	25.0	0.3	13.9	100.0
low-income.....	34.7	52.3	4.3	8.7	100.0
very low-income	30.4	49.7	1.1	18.8	100.0
Size					
up to 60 m ²	46.2	37.5	1.3	14.9	100.0
from 60 a 80 m ²	58.1	30.2	1.1	10.7	100.0
from 80 a 100 m ²	71.1	19.2	0.5	9.2	100.0
from 100 a 120 m ²	78.2	12.3	0.5	9.1	100.0
more than 120 m ²	87.4	5.2	0.1	7.4	100.0
Total	68.3	20.9	0.7	10.1	100.0

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

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

Characteristics (*)	Value	Imputed rent	Rate of return	Imputed rent as percentage of income of owners
Gender				
male.....	144,178	5,223	3.6	16.8
female	122,499	4,447	3.6	19.1
Age				
up to 30 years	132,286	4,996	3.8	15.9
31 to 40	131,507	5,250	4.0	16.8
41 to 50	154,522	5,373	3.5	16.0
51 to 65	152,302	5,480	3.6	16.6
over 65	120,016	4,213	3.5	20.4
Education				
none	59,654	2,244	3.8	18.5
elementary school	106,342	3,926	3.7	19.4
middle school	131,206	4,842	3.7	17.8
high school	172,836	6,045	3.5	16.1
university degree	227,852	8,247	3.6	16.0
Branch of activity				
agriculture	126,929	3,794	3.0	16.9
industry	143,117	5,468	3.8	16.3
public administration	159,459	5,444	3.4	15.8
other sector	157,686	5,942	3.8	15.4
not employed.....	122,436	4,386	3.6	19.9
Work status				
Employee				
blue-collar worker	113,042	4,315	3.8	17.1
office worker or school teacher	150,585	5,546	3.7	16.1
cadre or manager.....	192,341	6,633	3.4	14.0
total	141,606	5,210	3.7	16.0
Self-employed				
sole proprietor, member of arts or professions	223,295	8,120	3.6	15.9
other self-employed	140,416	4,966	3.5	15.5
total	176,961	6,356	3.6	15.7
Not employed				
retired	122,930	4,445	3.6	19.7
other	114,447	3,441	3.0	25.3
total	122,436	4,386	3.6	19.9
Household size				
1 member	114,443	4,213	3.7	26.2
2 members	130,599	4,865	3.7	18.5
3 members	142,424	5,217	3.7	15.5
4 members	150,560	5,370	3.6	15.3
5 members or more	176,210	5,812	3.3	15.1
Number of earners				
1 earner	124,296	4,505	3.6	22.9
2 earners	142,807	5,341	3.7	16.3
3 earners	160,062	5,206	3.3	12.6
4 earners or more	177,886	6,382	3.6	12.1

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

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

Characteristics (*)	Value	Imputed rent	Rate of return	Imputed rent as percentage of income of owners
Household income				
up to €10.000	60,433	2,121	3.5	31.3
€10.000 - €20.000	92,893	3,390	3.6	22.2
€20.000 - €30.000.....	131,297	4,827	3.7	19.6
€30.000 - €40.000.....	154,193	5,658	3.7	16.3
more than €40.000	237,632	8,467	3.6	14.0
Town size				
up to 20,000 inhabitants	130,030	4,195	3.2	16.2
from 20,000 to 40,000.....	130,551	4,687	3.6	16.6
from 40,000 to 500,000.....	148,389	5,965	4.0	18.2
more than 500,000.....	163,224	7,003	4.3	19.3
Geographical area				
North	162,860	6,010	3.7	17.5
Centre	148,960	5,555	3.7	18.4
South and Islands	99,461	3,376	3.4	15.8
Location of the dwelling				
isolated area, countryside.....	146,800	4,370	3.0	17.3
town outskirts	133,311	4,919	3.7	17.2
semi-central	133,480	5,227	3.9	18.0
town centre.....	148,971	5,086	3.4	16.5
other	136,117	4,779	3.5	16.7
Neighbourhood status				
upscale	211,777	7,042	3.3	17.7
run-down	72,199	2,889	4.0	15.4
middle.....	119,348	4,504	3.8	17.1
Dwelling rating				
luxury	446,369	12,768	2.9	21.4
upscale.....	225,610	8,002	3.5	17.8
mid-range	131,566	4,877	3.7	17.3
modest	84,794	2,985	3.5	15.4
low-income.....	63,115	2,580	4.1	14.9
very low-income	54,978	2,288	4.2	15.8
Size				
up to 60 m ²	57,663	2,695	4.7	16.2
from 60 a 80 m ²	86,773	3,827	4.4	17.3
from 80 a 100 m ²	115,274	4,498	3.9	16.6
from 100 a 120 m ²	141,905	5,227	3.7	17.4
more than 120 m ²	243,860	7,541	3.1	17.9
Total	138,335	5,014	3.6	17.3
<i>thousands of lire</i>	267,854	9,708		

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

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

Characteristics (*)	Value	Rent	Gross rate of return for the owner	Rent as percentage of income of tenants
Gender				
male.....	90,968	3,097	3.4	15.4
female	90,588	3,076	3.4	20.5
Age				
up to 30 years	85,060	3,261	3.8	16.6
31 to 40	97,386	3,407	3.5	17.8
41 to 50	93,925	3,426	3.6	17.1
51 to 65	94,329	2,994	3.2	14.1
over 65	77,679	2,251	2.9	17.7
Education				
none	53,175	1,580	3.0	16.5
elementary school	69,563	2,296	3.3	17.6
middle school	86,585	3,108	3.6	16.5
high school	115,038	3,916	3.4	17.3
university degree	164,567	4,938	3.0	14.8
Branch of activity				
agriculture	73,359	3,626	4.9	20.3
industry	94,274	3,254	3.5	15.5
public administration	104,887	3,523	3.4	15.2
other sector	102,015	3,686	3.6	17.3
not employed.....	75,715	2,351	3.1	18.7
Work status				
Employee				
blue-collar worker	80,462	2,796	3.5	15.4
office worker or school teacher	110,264	3,735	3.4	16.5
cadre or manager.....	160,316	4,963	3.1	15.5
total	97,342	3,297	3.4	15.8
Self-employed				
sole proprietor, member of arts or professions	120,349	5,145	4.3	16.2
other self-employed	95,172	3,729	3.9	18.1
total	103,713	4,210	4.1	17.3
Not employed				
retired	77,958	2,347	3.0	17.0
other	65,124	2,374	3.6	34.4
total	75,715	2,351	3.1	18.7
Household size				
1 member	82,516	2,894	3.5	24.2
2 members	97,939	3,073	3.1	16.6
3 members	98,173	3,359	3.4	16.0
4 members	84,855	3,213	3.8	14.7
5 members or more	83,205	2,695	3.2	12.6
Number of earners				
1 earner	83,494	2,895	3.5	22.9
2 earners	98,762	3,278	3.3	13.7
3 earners	99,531	3,345	3.4	11.4
4 earners or more	117,566	4,199	3.6	9.8

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

Characteristics (*)	Value	Rent	Gross rate of return for the owner	Rent as percentage of income of tenants
Household income				
up to €10.000	63,561	1,942	3.1	31.6
€10.000 - €20.000	84,884	2,963	3.5	20.3
€20.000 - €30.000.....	105,177	3,554	3.4	14.5
€30.000 - €40.000.....	122,055	4,175	3.4	12.2
more than €40.000	151,379	5,527	3.7	9.9
Town size				
up to 20,000 inhabitants	75,562	2,745	3.6	15.1
from 20,000 to 40,000.....	87,853	2,815	3.2	16.4
from 40,000 to 500,000.....	88,266	3,087	3.5	15.8
more than 500,000.....	118,532	3,746	3.2	20.4
Geographical area				
North	92,946	3,358	3.6	16.1
Centre	112,074	3,563	3.2	18.7
South and Islands	71,623	2,304	3.2	16.0
Location of the dwelling				
isolated area, countryside.....	100,961	4,291	4.3	22.6
town outskirts	88,128	2,866	3.3	15.9
semi-central	92,215	3,152	3.4	16.9
town centre.....	97,436	3,281	3.4	17.1
other	61,422	2,439	4.0	14.3
Neighbourhood status				
upscale	133,718	4,249	3.2	17.5
run-down	58,063	1,897	3.3	13.8
middle.....	85,826	2,996	3.5	16.7
Dwelling rating				
luxury	202,359	7,741	3.8	35.7
upscale.....	164,558	5,058	3.1	15.8
mid-range	106,267	3,687	3.5	18.6
modest	64,420	2,612	4.1	16.0
low-income.....	59,742	1,537	2.6	10.6
very low-income	50,691	1,644	3.2	16.2
Size				
up to 60 m ²	57,574	2,429	4.2	17.4
from 60 a 80 m ²	87,840	2,832	3.2	16.6
from 80 a 100 m ²	109,134	3,398	3.1	16.2
from 100 a 120 m ²	113,489	4,048	3.6	15.9
more than 120 m ²	170,002	5,419	3.2	18.3
Total	90,853	3,090	3.4	16.7
<i>thousands of lire</i>	<i>175,916</i>	<i>5,983</i>		

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income.

APPENDIX C:
QUESTIONNAIRE



SURVEY OF ITALIAN HOUSEHOLDS' INCOME AND WEALTH 2000

QUESTIONNAIRE HEAD OF HOUSEHOLD

(I BILANCI DELLE FAMIGLIE ITALIANE NEL 2000)

1. NO. QUESTIONNAIRE	_ _ _ _ _ _ _ _ _	
2. DATE OF INTERVIEW:	_ _ _ / _ _ _ /2001	
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 1999 (Panel)	3	
- new household formed by members of a household interviewed in 1999 (ex panel)	4	→ No. of questionnaire of the original household _ _ _ _ _ _ _ _ _

8. How many times did you contact this household to obtain this interview? *(Including the present contact)* N° |_|_|

A. COMPOSITION OF HOUSEHOLD AT END OF 2000

ALL HOUSEHOLDS

I would first like to record the composition of the household. Can you please list all household members as of 31 December 2000?

(Include all persons that normally lived in this dwelling at 31 December 2000 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 2000.)

This household comprised persons, including children.

|_|_|_| No. of persons from 0 years of age upwards living in this household at 31 December 2000

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 31.12.2000 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.....	_____	_____	_____	_____	_____	_____	_____	_____	_____

FOR PANEL ONLY
Question A05, A06, A07, A08

Keep the order in which members are listed unchanged with respect to 31.12.2000, adding members that left the household in 1999 or 2000

Member number →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (enter) →									
A05. If joined household in 1999-2000, 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 1999-2000, 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	99 2000	99 2000	99 2000	99 2000	99 2000	99 2000	99 2000	99 2000	99 2000
Member order in 1999 survey (at 31.12.1995) <i>(Interviewer! complete always!)</i>									

ALL HOUSEHOLDS

Member number →	CONTINUE WITH HOUSEHOLD MEMBERS PRESENT AT 31.12.2000								
	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 1995									
<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

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
(If high school diploma - 5 year course of study) 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
(If short-course university degree, bachelor's degree or post-graduate qualification) 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
(If UNIVERSITY DEGREE OR DIPLOMA) A14.DIPLOMA/ UNIVERSITY DEGREE final mark.....	<input type="text"/> out of <input type="text"/>	<input type="text"/> out of <input type="text"/>	<input type="text"/> out of <input type="text"/>	<input type="text"/> out of <input type="text"/>	<input type="text"/> out of <input type="text"/>	<input type="text"/> out of <input type="text"/>	<input type="text"/> out of <input type="text"/>	<input type="text"/> out of <input type="text"/>	<input type="text"/> out of <input type="text"/>
	<input type="checkbox"/> 1 st class	<input type="checkbox"/> 1 st class	<input type="checkbox"/> 1 st class	<input type="checkbox"/> 1 st class	<input type="checkbox"/> 1 st class	<input type="checkbox"/> 1 st class	<input type="checkbox"/> 1 st class	<input type="checkbox"/> 1 st class	<input type="checkbox"/> 1 st class
(If UNIVERSITY DEGREE OR DIPLOMA) A15.YEAR OF DIPLOMA / UNIVERSITY DEGREE.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

FOR PANEL ONLY
quest. A16 e A17

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

A16. Following the changes in your household between the end of 1995 and the end of 2000, 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> <u>value?</u>
- 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)

A17. Following the changes in your household between the end of 1995 and the end of 2000, has there been a decrease in the property or savings owned by your household? **(Interviewer: read!)**?

	Yes	No	<i>(If "Yes"):</i> <u>value?</u>
- 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

ALL HOUSEHOLDS

	HEAD OF HOUSEHOLD		SPOUSE	
	Father	Mother	Father	Mother
(SHOW CARD A18-A19-A20)				
What were the educational qualifications, employment status and sector of activity of your parents <u>when they were your current age?</u> <i>(If the parent was retired or deceased at that age, refer to time preceding retirement or death)</i>				
- Unknown/No response/Ignored	1	1	1	1
→ Quest. A22				
A18. 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
	6	6	6	6
A19. Work status:				
- blue-collar worker	01	01	01	01
- office worker	02	02	02	02
- teacher	03	03	03	03
- junior manager, official	04	04	04	04
- senior manager	05	05	05	05
- member of the professions	06	06	06	06
- entrepreneur	07	07	07	07
- free lance	08	08	08	08
- not employed	09	09	09	09
- Unknown/No response/Ignored.....	10	10	10	10
A20. 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
- Unknown/No response/Ignored.....	5	5	5	5
(Quest. A21-A22 only for parents who <u>did not live in this household at 31.12.2000</u>)				
A21. In what year were your parents born?	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
A22. Were your parents still alive at 31.12.2000?				
- Yes	1	1	1	1
- No	2	2	2	2
- Unknown/No response/Ignored	3	3	3	3
A23. Did you have brothers or sisters who <u>were not</u> residing with you at 31.12.2000?				
- Yes	1		1	
- No	2		2	
→ Quest. A25				
A24. . (If "Yes"):				
- number of brothers	_ _		_ _	
- number of sisters	_ _		_ _	
A25. Did you have children who did not reside with you at 31.12.2000?				
- Yes		1		
- No		2		
→ Question B01				
A26. (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 2000 was (name) employed or not? I.e. did he/she have paid employment? (Consider the prevalent status in 2000)</p> <p>(If "employed") What was the main employment of (name) for the greater part of the year? (Show card B01a)</p> <p>(If "not employed") What was the status of (name) in 2000? (Show card B01b)</p> <p>- EMPLOYEE</p> <ul style="list-style-type: none"> - blue-collar worker or similar (including apprentices and homeworkers) - office worker - school teacher in any type of school (including teachers with term appointments, those under special contracts and similar) - junior manager/cadre - manager, senior official, principal, headmaster, university teacher, magistrate - other (specify): <p>• SELF-EMPLOYED</p> <ul style="list-style-type: none"> - member of the arts or professions..... - sole proprietor - free lance - owner or member of a family business..... - active shareholder/partner - contingent worker employed on none account..... - other (specify): <p>• NOT EMPLOYED</p> <ul style="list-style-type: none"> - first-job seeker - unemployed - homemaker - well off - job pensioner..... - non-job pensioner (disability/survivor's/social pension) - student (from primary school up) - pre-school-age child..... - conscript..... - other (specify):..... 									
	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
	04	04	04	04	04	04	04	04	04
	05	05	05	05	05	05	05	05	05
	06	06	06	06	06	06	06	06	06
	07	07	07	07	07	07	07	07	07
	08	08	08	08	08	08	08	08	08
	09	09	09	09	09	09	09	09	09
	10	10	10	10	10	10	10	10	10
	20	20	20	20	20	20	20	20	20
	11	11	11	11	11	11	11	11	11
	12	12	12	12	12	12	12	12	12
	13	13	13	13	13	13	13	13	13
	14	14	14	14	14	14	14	14	14
	15	15	15	15	15	15	15	15	15
	16	16	16	16	16	16	16	16	16
	17	17	17	17	17	17	17	17	17
	18	18	18	18	18	18	18	18	18
	19	19	19	19	19	19	19	19	19

(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
- contingent worker employed on none account	20	20	20	20	20	20	20	20	20
- other (specify):									
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.....	01	01	01	01	01	01	01	01	01
-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.....	02	02	02	02	02	02	02	02	02
-building and construction	03	03	03	03	03	03	03	03	03
-wholesale and retail trade, repair of motor vehicles and motorcycles, lodging and catering services.....	04	04	04	04	04	04	04	04	04
-transport, warehouse and storage and communication services ...	05	05	05	05	05	05	05	05	05
-services of credit and insurance institutions	06	06	06	06	06	06	06	06	06
-real estate and renting services, IT services, research, other professional and business activities	07	07	07	07	07	07	07	07	07
-domestic services provided to households and other private services	08	08	08	08	08	08	08	08	08
-general government, defence, education, health and other public services	09	09	09	09	09	09	09	09	09
-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								
	C.F. 1	2	3	4	5	6	7	8	9
EMPLOYMENT OPPORTUNITIES									
B04. In 2000 did (name) do anything to find employment (temporary or otherwise) or to change his/her employment? - Yes → Question B06 - No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 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):	01 02 03 04 05 06 07 08 09 10	01 02 03 04 05 06 07 08 09 10	01 02 03 04 05 06 07 08 09 10	01 02 03 04 05 06 07 08 09 10	01 02 03 04 05 06 07 08 09 10	01 02 03 04 05 06 07 08 09 10	01 02 03 04 05 06 07 08 09 10	01 02 03 04 05 06 07 08 09 10	
B06. In 2000, did (name) find or change employment or at any rate have an opportunity of doing so? - Yes - No → Question B09	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
(If "Yes" to Question B06) B07. How many such opportunities, taken up or not, <u>did he/she have</u> altogether in 2000?.....	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _
B08. How many did he/she turn down?.....	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _
LIFETIME WORK EXPERIENCE									
B09. Consider all the activities, including temporary ones, performed up to 31.12.2000: how many activities had (name) performed, including the one, if any, being performed at 31.12.2000? - none → Quest. B21 o B27 - one - more than one, specify:	00 01 _ _	00 01 _ _	00 01 _ _	00 01 _ _	00 01 _ _	00 01 _ _	00 01 _ _	00 01 _ _	00 01 _ _
(If unemployed - cod. 12 to Quest.B01 - cod. 00 cannot be used) B10. The work experiences of (name) were - only as an employee - only as a self-employed - both as an employee and as a self-employed	01 02 03	01 02 03	01 02 03	01 02 03	01 02 03	01 02 03	01 02 03	01 02 03	01 02 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 (see Q. B01) → go to Q. B21 or B27

B14. At what age does (name) expect to retire/or did retire?									
B15. Think of the time when (name) will retire and consider only the state pension, i.e. excluding any pension funds or supplementary pensions. What percentage will the state pension of (name) represent in terms of his/her employment income at the moment of retirement?									
B16. Do you think that the amount of this pension (the state pension) will be sufficient to meet the personal and family needs of (name) in the post-retirement period?									
- Yes → Q. B18	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
- Don't know → Q. B18	3	3	3	3	3	3	3	3	3
(If "No")									
B17. What will (name) do/or what has he/she done to increase his/her income in the post-retirement period? (more than one answer is possible) (SHOW SHEET B17)									
- join a pension fund	1	1	1	1	1	1	1	1	1
- increase contributions to pension funds to which he/she is already contributing	2	2	2	2	2	2	2	2	2
- postpone the date of retirement	3	3	3	3	3	3	3	3	3
- work after retirement.....	4	4	4	4	4	4	4	4	4
- invest in property	5	5	5	5	5	5	5	5	5
- accumulate financial assets (government securities, investment funds, equity, ..).....	6	6	6	6	6	6	6	6	6
- nothing	7	7	7	7	7	7	7	7	7
- don't know	8	8	8	8	8	8	8	8	8
- other (please specify):.....									

If the year of birth of H.H. is an even no.

→ Quest. B21

Otherwise

→ Quest. B27

NON-PAID WORK AND SERVICES FOR THE HOUSEHOLD

Household I.D. N° →	HOUSEHOLD MEMBERS								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (please write) →									
B21. Usually, how many hours per week does (name) dedicate to services for his/her household, for example, housework and care for family members (children, the elderly, the disabled, etc.)?....	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _
7(SHOW SHEET B22) B22. Giving a figure of 100 to the total sum of these kinds of activity, is it possible to say, in percentage terms, how this time is distributed?									
- care for children up to age 14 years	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _
- care for other resident members	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _
- care for non-resident parents or relations.....	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _
- housework.....	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _
Total	100	100	100	100	100	100	100	100	100
B23. In carrying out housework or care activities, does your household have the help of an au-pair, babysitter, or even relations who do not live with the family?									
B24. (If "Yes") For how many hours on average per week? YES NO									
- au-pair	1	2	(If "Yes") → _ _ _ hours on average per week						
- babysitter	1	2	(If "Yes") → _ _ _ hours on average per week						
- relations who do not live with the family	1	2	(If "Yes") → _ _ _ hours on average per week						
B25. Imagine that your household has a bureaucratic errand to run at your local authority on a weekday, requiring about two hours to fulfil, (including travelling time). Which of the members of the household would presumably run the errand?									
- put in the household member I.D. _ _									
B26. How much would you be prepared to pay a specialized agency that could carry out this service by means of a simple telephone call?									
- Lire _ _ _ _ _ ,000									

(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									
(If older than 14 years)									
B27. In 2000 did (name) receive income from payroll employment, whether full or part time, continuous or occasional?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
(If older than 14 years)									
B28. In 2000 again did (name) receive income from self-employment as a:									
a) member of the professions, sole proprietor, - Yes free lance or contingent worker employed on none account?	1	1	1	1	1	1	1	1	1
..... - No	2	2	2	2	2	2	2	2	2
b) owner or member of a family business?	1	1	1	1	1	1	1	1	1
..... - Yes	2	2	2	2	2	2	2	2	2
..... - No	2	2	2	2	2	2	2	2	2
c) active shareholder/partner?	1	1	1	1	1	1	1	1	1
..... - Yes	2	2	2	2	2	2	2	2	2
..... - No	2	2	2	2	2	2	2	2	2
ALL HOUSEHOLDS									
B29. And in 2000 did (name) receive income from a job, disability, long-service, old-age, social, or survivor's pension or a pension (life annuity) under a private insurance policy?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
B30. And in 2000 did (name) receive :									
a) a) payments under casualty, life or health insurance policies?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
(If older than 14 years)									
b) unemployment benefits of any kind or employee severance pay?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
c) Economic support of any kind from public or private bodies?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
d) Scholarships, gifts or cash from relations or friends not living in the house, alimony, or other income?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	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								
• employee ("Yes" to Question B27)	B1	B1	B1	B1	B1	B1	B1	B1	B1
• member of the professions, sole proprietor or free lance ("Yes" to Question B28a)	B2	B2	B2	B2	B2	B2	B2	B2	B2
• family business (compile only one B3 for all the members) ("Yes" to Question. B28b)	B3	B3	B3	B3	B3	B3	B3	B3	B3
• active shareholder/partner ("Yes" to Question. B28c)	B4	B4	B4	B4	B4	B4	B4	B4	B4
• pensioner (all types of pension) ("Yes" to Question B29)	B5	B5	B5	B5	B5	B5	B5	B5	B5
• recipient of other income ("Yes" to Question B30)	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 2000 did you or another member of your household have a ... *(Interviewer! Read a line at a time and enter codes!)*

C02. *(If "Yes"):* How many?

C03. *(If "Yes"):* How many members had at least one ... *(Interviewer! Read a 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	_ _	_ _

WARNING! - If the household held at the end of 2000 bank current account or savings deposits → **Quest. C04**

- If the household didn't hold at the end of 2000 bank current account or savings deposits, but held PO current accounts and deposit books → **Quest. C19**

- Otherwise → **Quest. C36**

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 is the bank you use? *(Full name of the bank)*

- | | |
|--|---|
| - Banca di Roma 01 | - COMIT (Banca COMmerciale Italiana)..... 12 |
| - Banca Popolare di Milano 02 | - Credito Italiano..... 13 |
| - Banca Popolare di Novara..... 03 | - Credito Romagnolo..... 14 |
| - Banca Toscana 04 | - Deutsche Bank / Banca d'America e d'Italia (BAI) 15 |
| - Banco Ambrosiano Veneto 05 | - Monte dei Paschi di Siena 16 |
| - Banco di Napoli..... 06 | - S.Paolo di Torino 17 |
| - Banco di Sicilia 07 | - Other <i>(Full name of the bank)</i> _____ |
| - BNA (Banca Nazionale dell'Agricoltura)..... 08 | _____ |
| - BNL (Banca Nazionale del Lavoro)..... 09 | _____ |
| - CARIPLO..... 10 | _____ |
| - Casse Rurali Artigiane..... 11 | _____ |

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

- Yes..... 1 → N° of intermediaries |_|
- No 2

C08. Consider the bank you use most: for how many years have you (and your household) been going to <u>this bank</u> ?	
- 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
C09. What made you prefer this bank (when you and your household began to use it)? (Don't prompt! Maximum two answers)	
- <u>convenience</u> with respect to home or place of work	01
- good terms (<u>interest rates</u>)	02
- good terms (<u>charges</u>)	03
- <u>rapidity</u> of banking transactions	04
- <u>courtesy</u> of the staff	05
- the number and variety of the <u>services supplied</u>	06
- availability of on-line services	07
- <u>personal acquaintances</u>	08
- it is the bank of my <u>employer</u> (or of my business)	09
- it is a <u>famous, important</u> bank	10
- don't know, no particular reason	11
- other answer (specify):	12

IF HOLDS ONLY BANK SAVINGS BOOKS * → Question C19

C10. What is the gross interest rate at this bank (i.e. the most used bank)?
(If more than one current account, refer to the most important)

- Gross interest rate |__|__|.|__|__| %

Or, approximately:

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

C11. 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)

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

C12. **(If "Yes"):** What is the maximum amount available?
(sum all the credit facilities available)

- Lire |__|__|__|,|__|__|__|,000 total credit facilities

C13. **(If "Yes")** What is the overdraft facility interest rate?
(If more than one current account, refer to the most important)

- interest rate |__|__|,|__|__| %

Or, approximately:

- less than 6%	1
- between 6% and 7,9%	2
- between 8% and 9,9%	3
- between 10% and 11,9%	4
- between 12% and 13,9%	5
- 14% or more	6
- don't know.....	7

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

C14. In 2000, 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 2000?

- Yes	1	→ - No. of cheques issued on average <u>per month</u>	__ __
		→ - No. of cheques issued on average <u>in 2000</u>	__ __ (less than 1 per month)
- No.....	2		

C16. In 2000 did you, or another member of your household, use direct debits to make recurrent payments, such as
(Interviewer! Read a line at a time and enter codes!)

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

C17. In 2000 did you or another member of your household make payments using bank credit transfers?
(Exclude credit transfers made in carrying on business activities)

C18. **(If "Yes"):** How many credit transfers did you make in 2000?

- Yes	1	→ - No. of credit transfers made during the year __ __
- No	2	

C19. Did you or another member of your household possess a Bancomat (ATM) card in 2000?

C20. (If "Yes"): How many?

- Yes 1 ...

- No 2

→ N° of Bancomat cards |_|_|

→ Question C25

C21. On average, how many withdrawals were made per month in 2000 using Bancomat cards?

(Consider all the Bancomat cards possessed in the household)

- |_|_| No. of withdrawals per month using Bancomat cards

- |_|_| No. of withdrawals in 2000 using Bancomat cards

(No withdrawal in C21 go to Quest. C23)

C22. What amount was withdrawn on average?

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

C23. In 2000 did you or your household use a Bancomat card directly at supermarkets or shops to make payments by means of P.O.S. terminals?

- Yes 1

- No 2

C24. (If "Yes"): On average, how many times per month?

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

→ - No. of times on average per month |_|_| (if less than 1 per month)

- No 2

C25. In 2000 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

→ Read instructions before Quest. C29

C26. How many credit cards did your household possess at the end of 2000 (exclude company cards)?

- No. of credit cards |_|_|

C27. In 2000, did you or another member of your household reimburse by instalments the credit cards debits?

- Yes 1

- No 2

C28. How many credit card payments were made each month on average by your household in 2000?

- No. of payments per month on average in 2000 (never used=0) .|_|_|

- No. of payments per year on average in 2000 (never used=0)|_|_| ((if less than 1 per month)

If no-one in the household has a bank debit card or a credit card - Q.C19 and Q. C25 – or, if a card is not used at least three times a month - Q. C21 + C24 and Q. C28 – ask Q. C29 otherwise go on to Q. C30

C29. Why don't you use debit cards or credit cards/why don't you use them very much? (more than one answer is possible)

- service is complicated to use 1

- fears of mistakes or fraud 2

- used in the past and not satisfied 3

- too costly 4

- the shopkeeper did not accept the card 5

- loss of discounts 6

- don't consider cards necessary..... 7

- prefer to use cash 8

- other (please specify): 9

C30. How much money do you usually have in the house when you decide to withdraw more?
- Lire |_|,|_|_|_|,000

C31. Think of a month in 2000. In that month, **excluding withdrawals with Bancomat-type cards**, how many cash withdrawals did you or other members of your household make directly in a bank or Post Office??
- No. of withdrawals per month in a bank or Post Office.....|_|_|
- No. of withdrawals in 2000 in a bank or Post Office.....|_|_| (if less than 1 per month)
(If "no withdrawal" in C31 go to C33)

C32. What was the amount on average??
- Average amount of each withdrawal Lire |_|_|,|_|_|_|,000

C33. We will now talk about deposits of cash. In 2000 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!)
- Yes 1
- No 2

C34. **(If "Yes")** How many times in 2000?
No. of times in a year |_|_|_|

C35. **(If "Yes")** What was the amount on average?
Average amount of each deposit Lire |_|,|_|_|_|,|_|_|_|,000

REMARKS: _____

ALL HOUSEHOLDS

C36. Think for a moment of the revenues your household received in 2000 (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!)**

C37. **(If the response to question C37 indicated more than one form)** Putting the total value of the amounts received in 2000 equal to 100, what percentage was received in the form of: **(Read!)**:

	Yes	NO	
- Cash.....	1	2	(If "Yes") → _ _ _ %
- Credited directly on bank current accounts.....	1	2	(If "Yes") → _ _ _ %
- Bank cheques or banker's drafts	1	2	(If "Yes") → _ _ _ %
- Post office money orders.....	1	2	(If "Yes") → _ _ _ %
- Other (specify):	1	2	(If "Yes") → _ _ _ %
1 0 0 %			

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

C38. What sum of money do you usually have in the house to meet normal household needs?

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

C39. What is the amount of cash you usually spend per month for all your expenditure?

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

C40. Does a member of your household use a computer (at home, at work or elsewhere)?

- Yes 1
- No 2 → **Q. C50**

C41. In 2000 did your household have a computer at home?

- Yes1
- No2

C42. **(For each member aged over 6 years)** (name), what computer skills does he/she have? **(Read out)**

(keep the same order of members in the list)

Household member I.D. N°	H.H. 1	2	3	4	5	6	7	8	9
→									
Skills									
- none	1	1	1	1	1	1	1	1	1
- some	2	2	2	2	2	2	2	2	2
- average	3	3	3	3	3	3	3	3	3
- good	4	4	4	4	4	4	4	4	4
- very good	5	5	5	5	5	5	5	5	5

(If code 1 for all members → Q. 50)

(If he/she knows how to use a computer, even only slightly, for members who work only)

C43. At work, does (name) use a computer?

(keep the same order of members in the list)

Household member I.D. N°	H.H. 1	2	3	4	5	6	7	8	9
→									
Does he/she use a computer									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2

C44. Does any member of the household, at home or elsewhere, navigate in Internet (or use e-mail)?

- Yes 1
- No 2 → **Q. C50**

C45. During 2000, have you bought any goods or services via Internet (for example, with a credit card by bank transfer)?

- Yes 1 → **Q. C47**
- No 2

C46. **(If the respondent has not bought anything via Internet)**

Why didn't you buy any goods and services via Internet **(More than one reply is possible – don't make any suggestions)**

- because I want to see the goods before I buy something 1
 - fear of payment fraud 2
 - the service is too complicated 3
 - I didn't know it was possible 4
 - fear of not receiving the good purchased 5
 - because delivery charges are too high 6
 - other **(please specify)**: 7
- } → **Q. C50**

C47. How many of your Internet purchase were also paid for via Internet?

- No. of payments made via Internet (no payments=0) |__|__|

(If no payments via Internet go to Q. C50)

(If the respondent did make payments via Internet)

C48. How were the payments made? **(ATTN! Read the options one at a time and code the replies!)**

C49. **(If more than one option was given for Q. C48)**

Specify the number of payments made for each option:

	YESI	NO	N° OF PAYMENTS
- credit card	1	2	(If "Yes") → __ __
- direct debit of bank account via bank's own website	1	2	(If "Yes") → __ __
- bank transfer of funds from current account indirectly with payment order made off-line to own bank (e.g. by telephone)	1	2	(IF "Yes") → __ __
- electronic money	1	2	(If "Yes") → __ __
- other (please specify) :	1	2	(If "Yes") → __ __

Attention! The total must be the same as for Q. C47

C50. During 2000 did you or another member of your household use distance links (telephone or computer) with banks or financial intermediaries?

- Yes 1
- No 2 → Q. C56

C51. **(If “Yes”)** Which ones? **(ATTN! Read the options one at a time and code the replies! – more than one reply is possible)**

	YES	NO
- telephone banking	1	2
- link via mobile phone (WAP, SMS).....	1	2
- link via Internet.....	1	2
- link via personal computer after installing software provided by the bank	1	2

C52. Was this link used only to obtain information about your current account (balance, cheques cleared) or also to make payments?

- only to obtain information on my current account 1 → Q. C56
- also for making payments 2

C53. What type of service did you use? **(more than one reply is possible)**

- payment services	1	→ Q. C56
- trading of shares on-line	2	
- other (please specify):	3	→ Q. C56

C54. **(If respondent bought or sold shares)**
How did this service influence your investment choices? **(More than one reply is possible – don't make any suggestions)**

- I bought shares that I had not bought previously.....	1
- the total value of the shares I bought increased.....	2
- I traded more frequently than before	3
- no change	4
- other (please specify):	5

C55. **(If respondent did some trading)**
In which kind of products did you trade? **(more than one reply is possible)**

- shares	1
- bonds	2
- investment funds.....	3
- government securities	4
- derivatives.....	5

FORMS OF SAVING

(Show card. C56)

- C56. 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 C56)

(For each form of saving ever held)

- C57. Did your household hold ... *(form of saving)* at the end of 2000?
(Enter code 1=Yes or 2=No in column C57)

(Interviewer! show card C58)

(For each form of saving held in December 2000)

- C58. How much? *(For each form of saving held in December 2000 enter the code corresponding to the amount shown in column C58).*

(For each form of saving held in December 2000)

- C59. Could you tell us approximately the amount? *(For each form of saving held in December 2000 enter the amount in column C59)*
(Interviewer! In case of refusal go to question C60, otherwise go to question C61)

- C60. 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 2000 enter the code corresponding to the amount shown in column C60)*

(For each form of saving held in December 2000)

- C61. Were any of the forms of saving held at the end of 2000 acquired for the first time (exclude renewals) in that year? *(For each form of saving acquired for the first time in 2000 enter code 1=Yes or 2=No in column C61)*

FORMS OF SAVING		Held at any time (if known)		Held at end-2000 (if known)		Size class of holding	Holding (**)	Position in the Interval	Acquired in 2000		
		(C56)		(C57)					(C58)	(C59)	(C60)
		Yes	No	Yes	No	(card C58)			Yes	No	
A	BANK DEPOSITS, CERTIFICATES OF DEPOSIT, REPOS										
	A1	Bank current account deposits									
	A2	Bank savings deposits (i.e. savings books, both tied and not)									
	A3	- registered									
	A4	- bearer									
	A5	Certificates of deposit									
	A6	Repos (*)									
B	PO DEPOSITS										
	B1	PO current accounts and deposit books									
	B2	PO savings certificates									
C	ITALIAN GOVERNMENT SECURITIES										
	C1	BOTs (T-bills)									
	C2	CCTs (T-certificates)									
	C3	BTPs (T-bonds)									
	C4	CTZs (zero coupon)									
	C5	Other (CTEs, CTOs et al.)									
D	BONDS, SHARES OF ITALIAN MUTUAL FUNDS										
	D1	Bonds									
	D2	Mutual funds									
E	ITALIAN SHARES										
	E1	Shares of listed companies (at their market value at end-2000)									
	E2	of which of privatized companies (Comit, Credit, INA, IMI, Eni, Telecom)									
	E3	Shares of unlisted companies (at their estimated realizable value at end-2000)									
	E4	Shares of società a responsabilità limitata (at their estimated realizable value at end-2000)									
	E5	Shares of partnerships (at their estimated realizable value at end-2000)									
F	MANAGED SAVINGS (*)										
	F1	Managed by banks									
	F2	Managed by SIMs									
	F3	Managed by trust companies									
G	FOREIGN SECURITIES (ISSUED BY NON-RESIDENTS)										
	G1	Bonds and government securities									
	G2	Shares									
	G3	Other									
H	LOANS TO COOPERATIVES										

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

(If the household had only bank deposits - A1, A3 e A4 and/or PO deposits - B1 - go to question C64 If it also (or only) had other forms of saving, continue)

C62. With reference to the other forms of saving you held at the end of 2000, 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) 2
- at a Post Office..... 3
- No answer 4
- Other (specify): 5

C63. In deciding to acquire the forms of saving held at the end of 2000, did you consult ... ?

(Read item) (More than one answer is possible. Exclude A1, A3, A4 and B1)

- The intermediaries that made the acquisition (i.e. the staff member of the bank, PO, SIM, etc.)..... 1
- Other qualified persons in the sector..... 2
- Specialized press 3
- Specialized websites 4
- Friends, relations or colleagues 5
- Nobody except members of the household..... 6
- Other (specify): 7

ALL HOUSEHOLDS

(SHOW CARD C64)

C64. 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 2000 vis-à-vis banks or financial companies or for instalment payments did your household have ... ? **(Read and enter codes!)**

(Interviewer! Consider the whole amount of debt outstanding at the end of 2000)

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

C65. At the end of 2000 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

C66. In 2000 did your household apply to a bank or a financial company for a loan or a mortgage?

- Yes 1
- No 2 → **Quest. C68**

C67. Was the application granted in full, in part or rejected?

- Granted in full..... 1
 - Granted in part..... 2
 - Rejected..... 3
- } → **End of section**

(If "No" to question C66)

C68. In 2000 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

→ Go to Section D

D. PRINCIPAL RESIDENCE AND OTHER PROPERTY

(Quest. D01- D30: refer to the household residence in December 2000, if different from the current residence)

D01. Since when your household has been living in this dwelling?

- year |__|__|__|__|

D02. Your Household is going to move in the next two years?

- Yes 1
- No 2 **→ Quest. D04**

D03. **(Se "Yes"):** The new dwelling will be.....
(Read!)?

- purchased 1
- rented or sublet 2
- purchased or rented (or sublet) 3
- we haven't decided yet 4
- other _____ 5
(specify): _____

(Show card D04)

D04. The dwelling in which your household lived at the end of 2000 was... **(Read!)**

- owned by the household 1 **→ Quest. D05**
 - rented or sublet..... 2 **→ Quest. D19**
 - occupied under redemption agreement..... 3 **→ Quest. D05**
 - 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
- } **→ D21**

(If owned or occupied under redemption agreement ", cod. 1 o 3 a Quest. D04)

D05. Is your household the sole owner of this dwelling?
- Yes 1 **→ Quest. D07**
- No 2

D06. What is your household's ownership share?
- |__|__| %

D07. In what year did the household become the owner of this dwelling?
- year |__|__|__|__|

D08. 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 D09)

D09. 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 **→ D22**
- partially purchased and partially inherited 5
- gift 6 **→ D22**
- built by family/in cooperative with other families 7
- other **(specify):** _____ 8

(If code 7 to Quest. D09 refer to the cost sustained to build the house)

D10. What was the purchase price of the dwelling?

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

If the household incurred debts to purchase or renovate property ("Yes" to Question C64a) ask the following questions, otherwise go to Question D22

D11. Did you make payments on a loan for the purchase of this dwelling in 2000?

- Yes 1
- No 2 **→ Quest. D22**

D12. How much did you pay in principal and interest on the loan in 2000?

- Lire |__|__|,|__|__|,000 in 2000

D13. Was the loan granted on subsidized terms?

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

D14. What was the principal amount of the loan?

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

D15. What is the total duration of the loan?

- |__|__| years

D16. 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: _____

D17. Is the interest rate fixed or floating?

D18. **(If fixed or variable)** What is the interest rate?
Interest rate

- Fixed rate 1 **→** |__|__|.|__|__| %

Floating rate (2000).....2 → |__|__|.|__|__| %

- Zero rate3

→ Go to Quest.22

(If "rented" or "sublet" code 2 of Quest. D04)

D19. What was your monthly rent in 2000, excluding condominium charges, heating and other sundry expenses?

- Lire |__|__|.|__|__|,000 per month

(If "rented" or "sublet" code 2 of Quest. D04)

D20. 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
- *canone sociale* 5
- *case popolari* 6
- other (*specify*)..... 7

(If "rented" or "sublet" or "in usufruct" or "free of charge" code 2, 4, 5 Quest. D04)

D21. Who is the owner of the house/apartment lived in by the household at the end of 2000?

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

(If "rented" or "sublet" or "in usufruct" or "free of charge" code 2, 4, 5 Quest. D04)

D22. 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

D23. Where the dwelling is located?

(Read, one answer only)

- isolated area, countryside..... 1
- town outskirts..... 2
- between outskirts and town center..... 3
- town center 4
- other (*specify*):..... 5
- hamlet 6

D24. How do you rate the area in which this dwelling is located? Is it...? (Read, one answer only)?

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

D25. How do you rate this dwelling? Luxury, etc.

(Read, one answer only)

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

D26. What is the surface area (in m²) of this house/apartment (consider usable area)

- |__|__|__|__| m².

D27. What year was the building constructed?

- - year |__|__|__|__|
- Don't know

D28. Does the dwelling have a bathroom?

- 1 bathroom..... 1
- 2 or more bathrooms..... 2
- No 3

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. D31)

D31. At the end of 2000 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	
each property		
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 D31)

D32. Did your household sell or donate property in 2000?

- 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 2000 did your household make advance payments on property (all types, including non-residential property) that it does not yet own?

D34. (If "Yes") How much did you pay in 2000?

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

PROPERTY OWNERS (principal residence or other property)

D35. Think of all property owned by your household. In 2000 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?

- (If "Yes"): Amount spent
- a) extraordinary maintenance of the principal residence
- Yes 1 → - Lire |_|_|, |_|_|_|_|, |_|_|_|_|, 000
- No 2
- b) extraordinary maintenance of the other property.....
- Yes 1 → - Lire |_|_|, |_|_|_|_|, |_|_|_|_|, 000
- No 2

→ Go to Section. E

E. NON DURABLE AND DURABLE CONSUMER GOODS

(SHOW CARD E01)

E01. During 2000 did you (or your household) buy ... *(Interviewer! Read the items and enter codes!)*

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

("If Yes"):

	Yes	No	Value of the objects bought in 2000 (paid for or not)		
<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 2000 did you (or your household) sell.... *(Interviewer! Read the items and enter codes!)*

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

	Yes	No	Value of the objects sold in 2000	
<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

(SHOW CARD E05)

E05. Can you give an estimate, even if only rough, of all the goods possessed by the household at the end of 2000 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 2000.

**Estimate of total value
at the end of 2000**

<ul style="list-style-type: none"> ▪ precious objects (jewelry, old and gold coins, works of art, ... antiques, including antique furniture)..... 				
			Lire	_ _ _ _ , _ _ _ _ ,000
<ul style="list-style-type: none"> ▪ means of transport (cars, motorbikes, caravans, motorboats, boats, bicycles) 			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.) 			Lire	_ _ _ _ , _ _ _ _ ,000

E06. In 2000, 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?

	Yes	No	<i>(If "Yes"):</i> Amount of payments in 2000
- Maintenance payments	1	2	<i>(Se "Yes")</i> → Lire __ __ __, __ __ __,000
- Financial contributions to relatives or friends	1	2	<i>(Se "Yes")</i> → Lire __ __ __, __ __ __,000

(SHOW CARD E07)
E07. What was the monthly average spending of your household in 2000 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;
- other contributions received from relatives or friends;
- 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 2000

E08. 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 2000

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

If the year of birth of H.H. is an odd no → Quest. E09

Otherwise → Go to Section F

2nd ROUND (from E09 to E14)

YEAR OF BIRTH (ODD NO.) OF H.H. |_|_|_|_|_|

CONSUMER BEHAVIOUR

E09. You told me earlier that the average monthly expenditure of your household for all kinds of consumption during 2000 was ... (see Q. E07). In 2001 how much do you think your household will spend on average per month for all consumption?

- average monthly expenditure for consumption Lire |_|_|_|_|_|,|_|_|_|_|,000 a month in 2001
- doesn't know 1 → Q. E12
- doesn't want to answer 2 → Q. E12

E10. And in 2002 how much do you think your household will spend on average per month for all consumption?

- average monthly expenditure for consumption Lire |_|_|_|_|_|,|_|_|_|_|,000 a month in 2002
- doesn't know 1
- doesn't want to answer 2

E11. If you were informed that you had unexpectedly won the sum of **10 million** lire, **payable immediately**, by how much would your consumption increase during 2001?

- additional spending during the year Lire |_|_|_|,|_|_|_|_|,000
- doesn't know 1
- doesn't want to answer 2

E12. Suppose that you were informed that you had won the sum of **10 million** lire, payable **for certain, in a year's time**. How much would you be prepared to pay (**maximum amount**) to receive the 10 million immediately?

- Lire |_|_|,|_|_|_|_|,000
- doesn't know 1 → Q. E14
- doesn't want to answer 2 → Q. E14

E13. And if the **10 million** lire winnings were available **in 2 years' time**, how much would you be prepared to pay (**maximum amount**), to obtain the 10 million immediately?

- Lire |_|_|,|_|_|_|_|,000
- doesn't know 1
- doesn't want to answer 2

Attention! If the amount given in Q. E13 is less than that given in Q. E12, check

(SHOW CARD E14)

E14. You are offered the opportunity of buying shares which, tomorrow, with equal probability, will be worth either **10 million** or **nothing**.

How much would you be prepared to pay (**maximum amount**) to buy these shares?

- Lire |_|_|,|_|_|_|_|,000
- doesn't know 1
- doesn't want to answer 2

→ Go to Section. F

F. FORMS OF INSURANCE

Life insurance

F01. In 2000 did you or another member of your household hold a life insurance policy?

- Yes 1
 - No 2 → **Quest. F03**

F02. How much did your household pay in 2000 life insurance policies? Lire |_|_|_|_|, |_|_|_|_|,000

Health insurance policies (accidents and sickness)

F03. In 2000 did you or another member of your household have a private health insurance policy (covering accidents and sickness)?

- Yes 1
 - No 2 → **Quest. F05**

F04. How much did your household pay in 2000 for health insurance policies? Lire |_|_|_|_|, |_|_|_|_|,000

Casualty insurance (excluding compulsory automobile liability insurance - RCA)

F05. In 2000 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 → **Quest. F07**

F06. How much did your household pay in 2000 for these premiums? Lire |_|_|_|_|, |_|_|_|_|,000

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

F07. In 2000 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 → **END OF SECTION**

In 2000 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? N° |_|_|

<i>(Ask Quest. F08-F12 for each private/supplementary pensions, annuities and other forms of insurance-based saving the households held in 2000)</i>	1° Policy	2° Policy	3° Policy	4° 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?	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _

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 2000 for each private/supplementary pension?	_ _ _ _ _ _ _ _ _ ,000	_ _ _ _ _ _ _ _ _ ,000	_ _ _ _ _ _ _ _ _ ,000	_ _ _ _ _ _ _ _ _ ,000

→ Go to Section G

G. INFORMATION TO BE PROVIDED BY THE INTERVIEWER

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

ASSESSMENT OF THE INTERVIEW

	score:
	1= minimum ☹
	10 = maximum ☺
G2. How do you rate the interviewee's <u>understanding</u> of the questions?	__ __ / _1_ _0_
G3. How do you rate the <u>easyness</u> the interviewee had in responding?	__ __ / _1_ _0_
G4. How do you rate the <u>reliability</u> of the information provided by the interviewee on <u>income and wealth</u> ?	__ __ / _1_ _0_
G5. How do you rate the general <u>climate</u> of the interview?	__ __ / _1_ _0_
G6. BELLN1	__ __ / _1_ _0_
G7. (<i>Only if BELLN2</i>) BELLN2	__ __ / _1_ _0_

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
Name→									

Fill in an annex B1 for each activity as employees engaged in 2000

1. Indicate

- Activity engaged in:
 - main 1
 - secondary..... 2
- You worked:
 - full-time..... 1
 - part-time 2
- with a contract:
 - at will 1
 - fixed term 2
 - for temporary workers (job agencies)... 3
- You worked (including normal holiday periods):
 - all year..... 1
 - part of the year..... 2 → |_|_| 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

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

- total hours |_|_|

4. In 2000, did you have the opportunity for specifically paid overtime?

- Yes 1
- No..... 2 → Quest. 6

5. How many hours of paid overtime did you work on average per week in 2000?

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

6. In 2000 did you take all the holidays (including paid leave) to which you were entitled?

- Yes 1
- No..... 2 → days of holidays not taken? |_|_|_|

(B1 continues on next page)

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

(SHOW CARD 7- Annex B1)

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 2000:

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 2000 = Lire |_|_|_|_|,|_|_|_|_|,000

8. In 2000 did you receive fringe benefits in the form of lunch vouchers, trips, company cars, etc. (excluding housing)?

- Yes1

- No2 → **END OF ANNEX**

(If "Yes")

9. What was the monetary value of these benefits?

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

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

END OF ANNEX

Questionnaire No |_|_|_|_|_|_|_|_|_|_|

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

1. Activity engaged in:

- main1
- secondary2

2. You worked (including normal holiday periods):

- all year1
- part of the year2 i.e.: → no. of months |_|_|
- occasionally3

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 2000?

- hours |_|_|

6. How much did you receive net of tax as fixed compensation for your work in your firm in 2000?

- Lire |_|_|, |_|_|_|_|_|, |_|_|_|_|_|,000
- in 2000 I did not receive any fixed compensation 0

7. How much did you personally receive net of tax in distributed profits in 2000?

- Lire |_|_|, |_|_|_|_|_|, |_|_|_|_|_|,000
- no profits were distributed in 2000 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 2000?

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

END OF ANNEX

PENSIONERS

B5

Questionnaire No. | | | | | | | |

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

*N.B. If the interviewee receives more than one pension, fill in a column for each pension received.
If the interviewee receives more than 4 pensions fill in another annex B5*

PENSION	First pension	Second pension	Third pension	Fourth pension
(SHOW CARD. 1-2 – ANNEX B5)				
1. You received a pension in 2000. Which social security body pays your pension?				
- INPS.....	1	1	1	1
- INPDAP (former social security bodies run by Treasury).....	2	2	2	2
- State.....	3	3	3	3
- INAIL.....	4	4	4	4
- Italian private bodies (i.e. insurances)....	5	5	5	5
- Foreign bodies.....	6	6	6	6
- Other (specify).....				
2. What type of pension do you receive?				
- Old age/long-service.....	1	1	1	1
- Social.....	2	2	2	2
- Disability.....	3	3	3	3
- Survivor's.....	4	4	4	4
- War.....	5	5	5	5
- Private pension/life annuity.....	6	6	6	6
- Other (specify).....				
3. When did you begin to receive this pension?	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
4. In 2000 how much did you receive in pension benefits net of tax <u>per month</u> ?Lire	_ _ , _ _ _ , _ _ 000	_ _ , _ _ _ , _ _ 000	_ _ , _ _ _ , _ _ 000	_ _ , _ _ _ , _ _ 000
5. How many monthly payments did you receive?	Months _ _ _	Months _ _ _	Months _ _ _	Months _ _ _
6. In 2000 did you receive pension arrears, in addition to ordinary payments?				
- Yes.....	1	1	1	1
- No.....	2	2	2	2
(If "Yes"): - amount of arrears.....Lire	_ _ , _ _ _ , _ _ 000	_ _ , _ _ _ , _ _ 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?	_ _ _ %	_ _ _ %	_ _ _ %	_ _ _ %

END OF ANNEX

OTHER INCOME SUCH AS SCHOLARSHIPS, ALIMONY, ETC.

B6

Questionnaire No | |_|_|_|_|_|_|_|_|_|_|

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

(SHOW CARD 1 – ANNEX B6)

- In 2000 did you personally receive other income? What sort of income did you receive?
(Interviewer! Verify answers to questions B35a-b-c-d!)
- How much did you receive in other income in 2000?

“Yes” to Quest. B30a:

	Yes	No	(If “Yes”): Amount
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 Quest. B30b:

	Yes	No	(If “Yes”): Amount
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 Quest. B30c:

Economic support (e.g., assistance for disabled persons, maintenance, guaranteed minimum income, food allowance etc.)	Yes	No	(If “Yes”): Amount
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 Quest. B30d:

	Yes	No	(If “Yes”): Amount
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 ANNEX

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 2000? <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 → Quest. 9	1	1	1
- No → Quest. 10	2	2	2
<i>(If "Yes" a Quest. 8):</i>			
9. How much rent did your household receive in 2000?			
- Total in 2000..... Lire	_ , _ _ _ _ _ _ _ ,000	_ , _ _ _ _ _ _ _ ,000	_ , _ _ _ _ _ _ _ ,000
→ Go to Quest. 11			
<i>(If "No" to Quest. 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):	_____	_____	_____

END OF ANNEX→ **Go to Quest. D32**

PROPERTY sold or donated in 2000**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 annexes D2.

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. This property was sold or donated?			
- sold	1	1	1
- donated	2	2	2
3. What was the household's ownership share?	_ _ _ %	_ _ _ %	_ _ _ %
4. Area in square meters (For dwellings and buildings only - exclude land)	_ _ _ _ m ²	_ _ _ _ m ²	_ _ _ _ m ²
5. 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
6. Did you rent the property in 2000? 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 → Quest. 8	2	2	2
(If "Yes")			
7. How much rent did your household receive in 2000?			
- Total in 2000 Lire	_ _ _ , _ _ _ ,000	_ _ _ , _ _ _ ,000	_ _ _ , _ _ _ ,000

(D2 continues on next page)

(D2 CONTINUED)

PROPERTY (keep same order)	First property	Second property	Third property
ALL PROPERTIES			
8. 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)	_____	_____	_____
9. In what year did you acquire the property?	_ _ _ _	_ _ _ _	_ _ _ _
10. 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 (code 0- no mortgage)	_ _ _ _ _ _ _ _ _ ,000	_ _ _ _ _ _ _ _ _ ,000	_ _ _ _ _ _ _ _ _ ,000

End of Annex