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Italian Household Budgets in 2002



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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 helping economic policy to achieve the objective of improving society's living standards.

ITALIAN HOUSEHOLD BUDGETS IN 2002 ⁽¹⁾

1. Introduction

The interviews for the sample survey of Italian household income and wealth in 2002 were conducted between February and September 2003.

The sampling scheme is the same as that used in the preceding survey in 2000, but the sample is just a little larger: 8,011 households in 2002, compared with 8,001 in 2000.

The core sections of the questionnaire are basically unchanged. Two monographic topics have been added, concerning households' relationships with banks and intergenerational transfers; they replace those on housework and care for family members and household consumer behaviour.

This note describes the salient features of the survey and its main findings. Section 2 presents the structure of Italian households on the basis of the sample used for the survey 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 is contained in Appendix C.

2. Household structure

The survey covers 8,011 households², drawn from registry office records in 344 towns, composed of 21,148 individuals, including 13,536 income-earners.

Under the sampling design, to each household is assigned a weight inversely proportional to its probability of inclusion in the sample; the weights are subsequently modified both to increase the precision of the estimators and to align the structure of the sample with that of the population in terms of Istat data on sex, age group, size of municipality and individual's geographical area of residence.

Household structure does not differ significantly from that of the previous survey³. Nevertheless, the high relative variability of the estimated changes makes it necessary to treat intertemporal comparisons with caution.

According to the sample data, the average household consists of 2.69 members and includes 1.67 income-earners, with a ratio of members to earners of 1.6.

1 Prepared by Claudia Biancotti, Giovanni D'Alessio, Ivan Faiella and Andrea Neri.

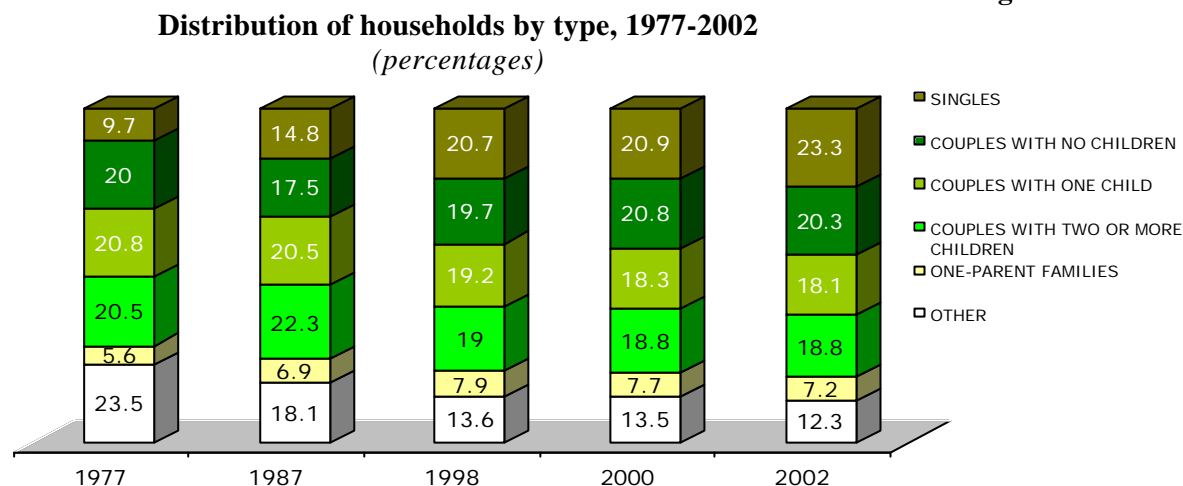
2 "Household" means a group of persons living together, whether or not they are related by kinship, who seek to satisfy their needs by pooling all or part of the income earned by the members of the group.

3 Compare Table A1 in Appendix with the corresponding table in "Italian Household Budgets in 2000", G. D'Alessio and I. Faiella (eds), *Supplements to the Statistical Bulletin (new series)*, no. 6, Banca d'Italia, Rome, January 2002.

On the basis of the survey findings concerning average household size and Istat population data, the total number of households as defined in the survey (see footnote 2) can be estimated at around 21.2 million at the end of 2002⁴.

The distribution of the main household types is: singles (23.3 per cent), couples with no children (20.3 per cent), couples with one child (18.1 per cent) and couples with two or more children (18.8 per cent)⁵.

Figure 1



There have been major changes in the last 25 years, which is about the time that separates one generation from the next⁶. One-person households rose from only 9.7 per cent of the total in 1977 to 23.3 per cent in 2002. More than half of these households consists of an elderly person (13.5 per cent of the total), who is usually female (10.5 per cent). The remaining one-person households, comprising singles aged 65 and under, are equally divided between males and females.

By contrast, “other” households, which include those in which other relatives or persons not related by kinship are present, fell from 23.5 to 12.3 per cent of the total⁷.

4 The number of households was obtained by dividing the resident population by the estimated number of household members in the survey data. The resident population at 31 December 2002 was taken from the press release issued by Istat on 23 October 2003 (“*Bilancio demografico nazionale*”) and excludes people living in barracks, rest homes and hospitals. (estimated on the basis of 2001 census data at 7 per thousand of the total resident population).

5 The estimates made on the basis of the survey are in line with Istat data. For 2001 see *Rapporto annuale. La situazione del Paese nel 2002*, Istat, Rome, 2003 (especially pp. 293-98 and the appendix Table A21).

6 For an analysis of the evolution of household structure and its effects on income distribution, see A. Brandolini and G. D’Alessio, “Household Structure and Income Inequality in Italy”, in *Women’s Work, the Family and Social Policy*, D. Del Boca and M. Repetto-Alaia (eds), Peter Lang, 2003.

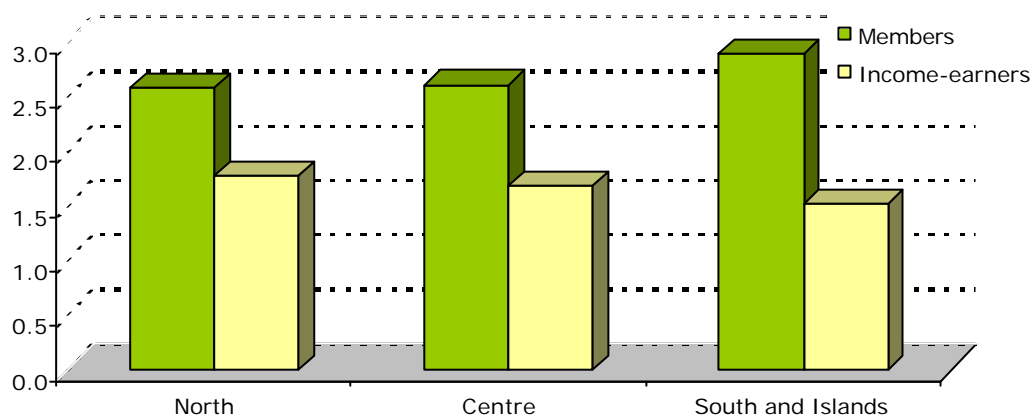
7 Among “other” households with at least one elderly member (whether or not a parent) fell from 12.6 per cent in 1977 to 10.2 per cent in 1998 and 7.6 per cent in 2002.

Households are larger in the South and Islands (2.89 members) than in the Centre (2.61) and North (2.58) (Figure 2). Household size is correlated with the age of the head of household, who is taken to be the person with the highest earned or pension income in the household⁸. The average number of members is 2.88 for households whose head is under 30 years of age, rises to 3.39 for those whose head is aged 41 to 50 and then decreases to 1.74 where the head is over 65. When the head of household is female, the number of members tends to be lower, averaging 1.93 (Table A3).

The average number of income-earners per household is higher in the North and Centre (respectively 1.77 and 1.69) than in the South and Islands (1.52). 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)⁹.

Figure 2

Average number of members and income-earners per household



About 70.6 per cent of heads of household are male, 6.5 per cent are up to 30 years of age, while 27.7 per cent are over 65. The most common educational qualification (35.2 per cent) is the middle school certificate (taken at age 14); 8.4 per cent of the heads of household have a university degree, while 6.9 per cent have no educational qualification at all¹⁰.

As regards work status, about 44.6 per cent of heads of household are payroll employees while 14.2 per cent are self-employed. The remaining 41.2 per cent do not work (38 per cent are retired) (Table A1).

8 This definition seems preferable at the analysis stage compared with that used at the survey stage (where the head of household is taken to be the person who says he/she is “the major responsible for family finances”) which satisfies the need to determine the best informed person.

9 In half the cases in which the head of household is aged less than 30 there is at least one member of the previous generation (presumably a parent or parent-in-law).

10 Nearly all the heads of household without any educational qualification are over 50.

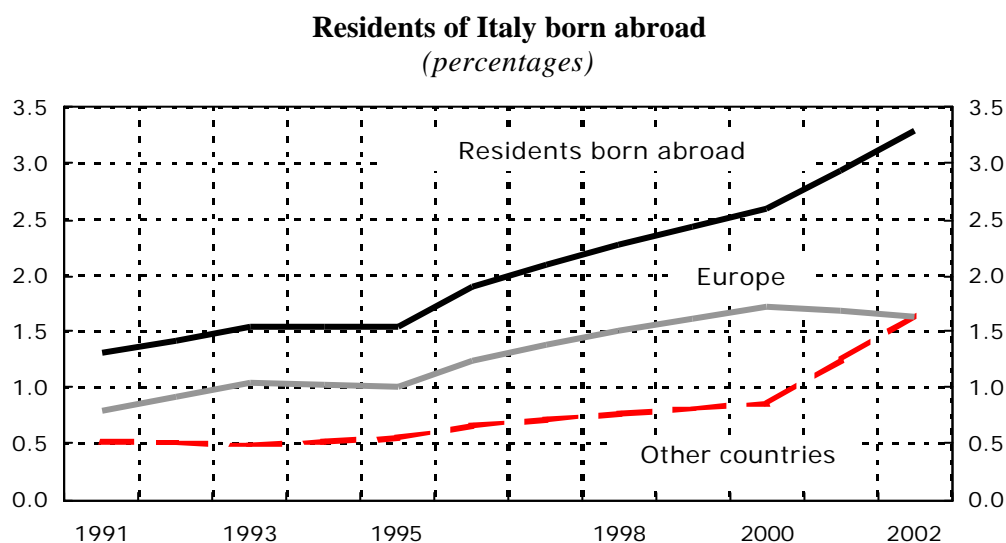
Among individual household members, there is a slight predominance of females (51.5 per cent)¹¹. By age, 33.7 per cent of all members are 30 years or under, while only 17.1 per cent are over 65. Some 36.7 per cent of household members are employed (Table A1) and 22.7 per cent are retired, figures broadly in line with those found in the previous survey.

As to geographical distribution, 46.6 per cent of households reside in the North, 19.9 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 (44.7 per cent) is lower than that of households, whereas the proportion is practically the same in the Centre (19.3 per cent) and higher in the South and Islands (36.1 per cent).

Almost half of households (46.5 per cent) reside in towns with fewer than 20,000 inhabitants, 13.2 per cent live in towns with populations of between 20,000 and 40,000, and the remaining 40.3 per cent are to be found in the larger municipalities. In particular, 13.9 per cent live in the six Italian cities with more than 500,000 inhabitants (Rome, Milan, Naples, Turin, Palermo and Genoa).

In the country as a whole, 3.3 per cent of individuals surveyed were born abroad¹², an increase of 0.7 percentage points on the previous survey and of 2 points on the 1991 survey (Figure 3).

Figure 3



Three quarters of the residents born abroad in the survey were from Eastern Europe (26 per cent), Western Europe (25 per cent) and Africa (23 per cent). The

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

¹² Since the names for the sample are drawn from registry office lists, the survey does not include illegal immigrants. Moreover, no information is gathered in the survey on the nationality of the interviewees.

remaining 25 per cent were from Asia, Oceania and the Americas (with the majority coming from Latin America). Compared with 1991-93, (Figure 4) there was an increase in the number of persons coming from less developed areas (especially Africa and Asia).

Figure 4

Residents born abroad by area of birth
(percentages of total number of residents born abroad)

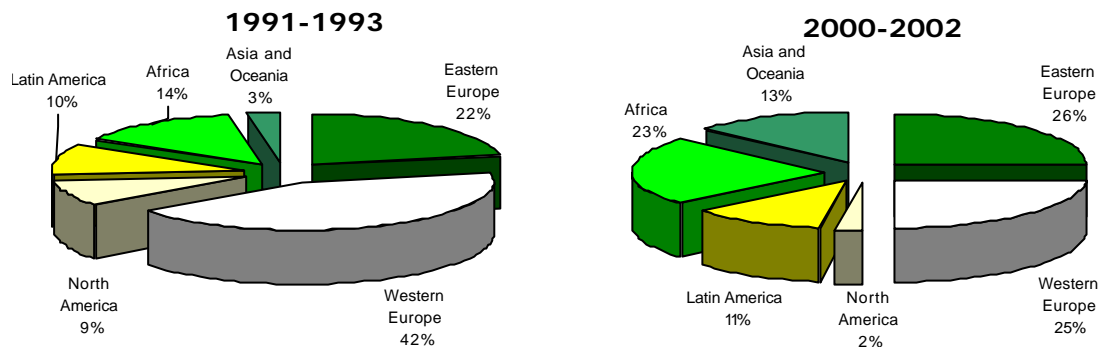


Table 1

Characteristics of residents born abroad

	Residents born ...				Residents born ...		
	...in Italy	...abroad			...in Italy	...abroad	
		Europe	Other countries			Europe	Other countries
Sex							
Male	48.7	39.8	44.6	Number of members			
female	51.3	60.2	55.4	1 member	6.9	8.1	14.3
Age				2 members	18.3	22.7	19.6
up to 30	37.5	38.9	31.9	3 members	24.8	27.9	21.7
from 31 to 40.....	14.3	21.7	32.0	4 or more members.....	50.1	41.3	44.4
from 41 to 50.....	13.9	14.5	16.8	Number of earners			
from 51 to 65.....	17.9	12.2	11.8	1 earner	36.1	45.4	49.0
over 65.....	16.4	12.8	7.6	2 earners	44.2	40.6	36.0
Educational qualification				3 or more earners	19.7	14.0	15.0
none	16.0	7.4	9.1	Size of municipality			
elementary school certificate.....	26.6	14.8	15.9	up to 20,000 inhabitants.....	47.3	47.6	31.6
middle school certificate	27.5	32.1	27.7	from 20,000 to 40,000	13.7	12.4	13.5
high school diploma	24.5	35.4	36.4	from 40,000 to 500,000	26.5	26.4	27.4
degree	5.4	10.3	10.9	more than 500,000	12.5	13.7	27.5
Work status				Area of residence			
Payroll worker.....	26.0	29.8	41.4	North	44.4	52.5	52.1
Self-employed	10.4	10.6	9.8	Centre	19.1	20.0	27.7
Not employed.....	63.6	59.6	48.8	South and Islands	36.5	27.5	20.3
Total.....	100.0	100.0	100.0	Total	100.0	100.0	100.0

Residents born abroad are marked by a larger proportion of persons who are: females, in the lower age groups¹³, in possession of a high educational qualification¹⁴ and living in the North¹⁵ (Table 1). Household size is smaller than that of households made up of persons born in Italy¹⁶.

3. Main findings¹⁷

3.1 Income and employment

Average annual household income, net of income tax and social security contributions, was €27,868 in 2002 (Table B1), equal to about €2,322 per month.

In comparison with 2002 household income increased by 6.8 per cent in nominal terms and 1.1 per cent in real terms¹⁸. As can be seen in Table 2, households whose heads were self-employed scored a larger increase than those whose heads were payroll workers or not in work (10.1 per cent against respectively 5.7 and 6.2 per cent)¹⁹. More

13 The median age of residents born abroad is 36, against 42 for those born in Italy.

14 In the case of residents coming from non-European countries, the higher level of education compared with those born in Italy is related to the higher proportion of the younger cohorts. Persons coming from European countries have a higher level of education even when this factor is taken into account. This is consistent with the statistics for OECD countries, which show high-school attendance in Italy to be lower than the other countries except Spain, Poland, Portugal, Turkey and Mexico. See OECD, *Education at Glance, OECD Indicators 2002*, 2002.

15 A higher proportion of residents coming from non-EU countries live in large cities.

16 The median number of members is 2.7 for households with no member born abroad, 2.3 for those with at least one member born abroad and 1.6 for those made up entirely of members born abroad.

17 In analyzing the results it should be noted that, on the basis of the objective elements information, the interviewers judged the reliability of the respondents' replies to be satisfactory overall, although not completely uniform across the sample (on this point, see the Methodological Appendix).

18 The median value of household income was €22,989, up by 7.4 per cent in nominal terms on that of 2000 and 1.7 per cent in real terms. Income was deflated with the national consumer price index. Prices rose by 5.7 per cent between 2000 and 2002.

19 Although the sample estimates of the changes show a variability that suggests the need for caution in interpreting the results (especially as regards the less numerous categories), the redistribution of income in favour of households whose heads are self-employed appears to be confirmed both by the increase in the median income of the two groups and by the estimates obtainable from the subset of the sample made of households interviewed both in 2000 and 2002 (panel), for which closer control can be kept over composition effects. This result appears consistent, moreover, with the findings of other sample surveys (average income in Istat's survey on consumption and ISAE's monthly surveys) and the changes in income per standard labour unit (for payroll workers and the self-employed) in the national accounts.

specifically, the incomes of households whose heads were blue or white-collar workers rose by 3.9 per cent in nominal terms and fell by 1.8 per cent in real terms; those of households whose heads were pensioners rose by 6.4 per cent in nominal terms and 0.7 per cent in real terms²⁰.

Owing to the downward trend in the number of members per household, the rise in nominal per capita income between 2000 and 2002 (8 per cent) was larger than that in household income. The gap in favour of households whose heads were self-employed remains but is less pronounced. The per capita income of households whose heads were blue or white-collar workers rose by 5.9 per cent in nominal terms and 0.2 per cent in real terms.

Table 2
Income according to the work status of the head of household, 2000-2002
(euros, percentages)

Work status of the head of household (*)	Annual net household income				Annual net per capita income (**)			
	2000	2002	Percentage change 2002 / 2000		2000	2002	Percentage change 2002 / 2000	
			nominal	real(***)			nominal	real(***)
Payroll workers	28,651	30,293	5.7	0.0	9,005	9,696	7.7	2.0
of which: blue and white-collar workers	26,477	27,505	3.9	-1.8	8,306	8,798	5.9	0.2
Self-employed	36,568	40,245	10.1	4.4	11,095	12,168	9.7	4.0
Not in work	19,761	20,981	6.2	0.5	9,738	10,460	7.4	1.7
of which: pensioners	20,596	21,911	6.4	0.7	10,341	11,081	7.2	1.5
Total Italy.....	26,098	27,868	6.8	1.1	9,597	10,363	8.0	2.3

(*) Member with the highest income. (**) Annual net household income divided by the number of members. (***) Incomes were deflated using the household consumption deflator of the national accounts, which showed an increase in prices between 2000 and 2002 of 5.7 per cent.

Household income in the North and Centre was higher than that in the South and Islands (respectively €2,774 and €9,355 against €0,172)²¹. Compared with the results of the previous survey, the position of the Centre improved slightly vis-à-vis the North, after the relative deterioration recorded between 1998 and 2000. The gap between the South

20 Households whose heads were blue or white-collar workers located in the left-hand tail of the income distribution (the first quartile) show a more pronounced average decrease, equal to 4.4 per cent in real terms; households whose heads were pensioners with incomes in the first quartile recorded a more favourable result (+6.6 per cent in real terms).

21 The disparities in terms of purchasing power are presumably smaller, in view 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 10 per cent lower in smaller municipalities is given in L. Cannari, "Povertà e livello dei prezzi", in Commissione di indagine sulla povertà e l'emarginazione, *Terzo Rapporto sulla povertà in Italia*, Rome, 1993.

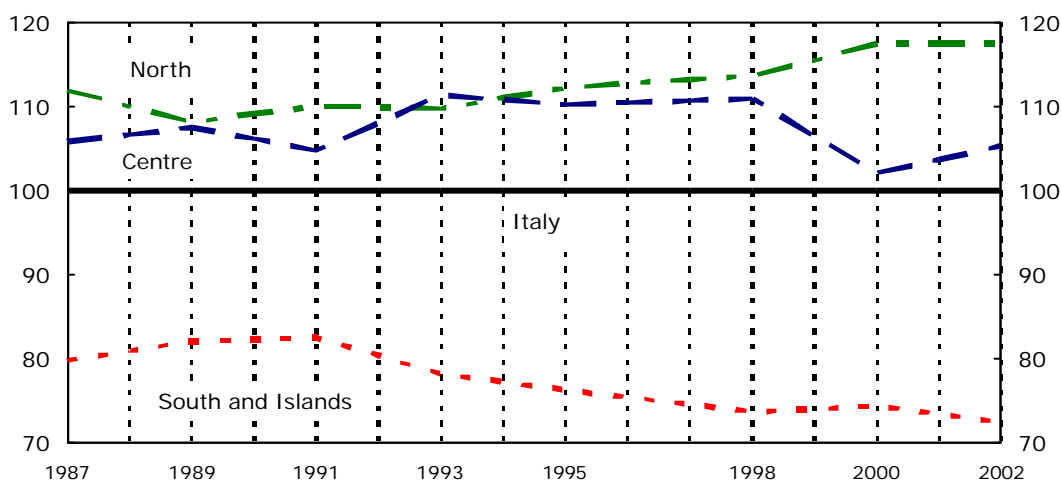
and Islands and the rest of Italy, appears to have widened again slightly after stabilizing in 1998-2000 at the level it had risen to in 1991-98 (Figure 5)²².

The comparison based on per capita income shows larger differences between the three geographical areas (€12,710 in the North, €11,267 in the Centre and €6,973 in the South and Islands), due to the larger number of household members in the latter area²³.

However, per capita income does not reflect the economies of scale existing in consumption among members of the same family. In terms of equivalent income – the income that individuals would require if they lived alone in order to attain the same living standard as they enjoy as household members²⁴ – the geographical disparities are smaller than those for per capita income but still substantial: €18,884 in the North, €16,743 in the Centre and €10,667 euro in the South and Islands (Table B2).

Figure 5

Average annual household income, 1987-2002
(indices, Italy = 100)



As to the composition of household income by source, the largest share consists of income from payroll employment (39.6 per cent); incomes from transfers, from capital, and from self-employment and entrepreneurial activity account for respectively 23.7, 21.5

22 A similar pattern for 2000-02 is observed for average consumer spending, found in Istat's survey of household expenditure.

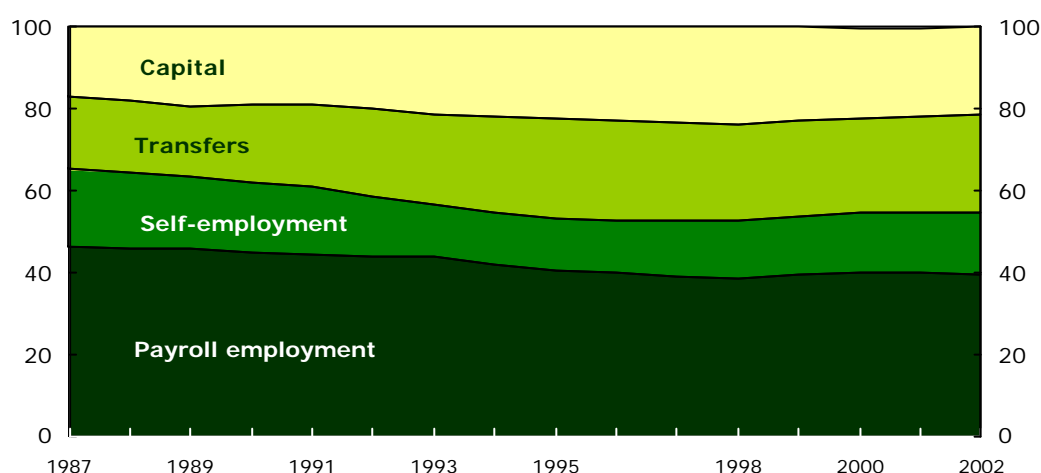
23 National accounts data confirm the size of the observed geographical differences: according to SVIMEZ estimates, putting Italian per capita GDP equal to 100, the corresponding figure for the North was 122, the Centre 107 and the South and Islands 68. The index of per capita income found in the same survey was respectively 123, 109 and 67. It should be noted that, unlike the estimate of GDP, the estimate of income takes account of the effects of public redistribution through taxes and transfer payments.

24 In calculating adult equivalents, recourse was made to the modified OECD scale of equivalence, which 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.

and 15.2 per cent (Table C2). Compared with 2000, the functional distribution of income is basically unchanged, except for small increases in the shares of income from capital and self-employment, at the expense of the other categories (Figure 6)²⁵. Compared with the survey on 1987, the share of income from payroll employment is down by about 10 percentage points, while the shares of income from transfer payments and capital are both up.

Figure 6

Composition of average household income, 1987-2002
(percentages)



The shares of the various components vary with the level of income (Table 3). Transfers are prevalent for low-income households (54.2 per cent for those with incomes of less than €10,000), the share of payroll incomes is the highest instead for the middle income groups, while those of self-employment, entrepreneurial and property income are the highest for high-income households (Table C2).

Average individual income from payroll and own-account employment is €15,030, against €13,847 in 2000 (Table C7), an increase in nominal terms of 8.5 per cent or more than that of average total income. It is lower in smaller towns (€4,041 in towns with

25 According to calculations based on national accounts data, between 2000 and 2002 total payroll incomes, net of taxes and social security contributions, grew in nominal terms by 9 per cent, against 8 per cent by extrapolating the survey results; total self-employment incomes grew by 9.8 per cent, against the survey result of 13.7 per cent; and pensions by 9.8 per cent, against 11.2 per cent. Comparison of these changes with the corresponding changes in incomes per earner (unit of labour in the national accounts) suggests that part of the discrepancies is probably due to a different classification of certain categories of workers, such as helpers in family businesses and quasi-subordinated. For a more detailed discussion of the problems affecting comparisons between sample estimates and national accounts estimates, see 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, No. 350, Servizio Studi, Banca d'Italia, Rome, April 1999, Section 6.3.2 and Appendix A.

fewer than 20,000 inhabitants, compared with €16,679 in cities with more than 500,000) and in the South and Islands (€12,796). The employment income of university graduates is more than double that of workers with no educational qualifications (€22,768 against €7,840). The gap widened since, compared with 2000, the former recorded an increase (from €19,850) and the latter a decrease (from €7,999).

Table 3
Income account: average values and shares of household income by type
(euros, percentages)

Description (*)	Shares of 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	27.868
Payroll income	21.4	39.0	38.1	46.5	39.3	39.6	11.041
Net wages and salaries	21.3	38.8	37.9	46.0	38.6	39.2	10.913
Fringe benefits	0.1	0.2	0.2	0.5	0.7	0.5	127
Pensions and net transfers	54.1	35.3	32.8	20.2	14.3	23.7	6.596
Pensions and arrears	53.1	34.3	31.7	19.8	14.0	23.1	6.440
Pensions	53.1	34.3	31.6	19.8	13.8	23.0	6.404
Arrears	0.1	0.0	0.1	0.0	0.2	0.1	36
Other transfers	1.0	1.0	1.0	0.4	0.3	0.6	157
Wage supplementation	1.2	0.9	0.7	0.2	0.2	0.4	114
Scholarships	0.0	0.0	0.1	0.0	0.1	0.1	17
Alimony and gifts	-0.2	0.1	0.2	0.2	0.0	0.1	26
Received	1.1	0.5	0.4	0.3	0.2	0.3	94
Paid (-)	1.3	0.4	0.2	0.2	0.1	0.2	68
Net income from self-employment	5.2	6.5	8.9	13.1	22.6	15.2	4.228
Income from self-employment	7.1	7.1	9.5	13.7	21.4	15.1	4.202
Depreciation (-)	2.0	1.4	1.0	2.1	2.2	1.9	519
Entrepreneurial income	0.0	0.8	0.4	1.5	3.4	2.0	545
Property income	19.3	19.2	20.2	20.2	23.8	21.5	6.004
Income from buildings	19.1	18.9	19.0	18.6	19.5	19.1	5.324
Actual rents	0.1	0.1	0.4	0.6	2.1	1.1	309
Imputed rents	19.0	18.8	18.6	17.9	17.4	18.0	5.015
Income from financial assets	0.2	0.3	1.2	1.6	4.3	2.4	679
Interest on deposits	0.6	0.6	0.8	0.6	0.9	0.8	213
Interest on govt. securities	0.1	0.2	0.3	0.5	0.8	0.5	149
Income from other securities	0.1	0.4	0.8	1.5	3.1	1.9	518
Interest payable (-)	0.6	0.9	0.7	1.0	0.6	0.7	201

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.

As regards the age of earners, the highest earnings are recorded for workers aged 41 to 50 and 51 to 65 (€16,382 and €17,531 respectively), and the lowest for those in the lower age groups (€10,692 for those under 30 years of age and €14,972 for those in the 31 to 40 age group). Average individual income from payroll employment and from self-employment or enterprise (€14,013 and €17,486 respectively) are well above per capita income from transfers, which is equal to €9,193.

The distribution of household incomes shows the usual asymmetric form, with a relatively low frequency of very low incomes, a bulge around medium-low incomes and a progressively lower frequency for higher incomes (Table C1; Figure 7). For this reason the median values of household income (i.e. those that divide the distribution into two parts with an equal number of values) are constantly lower than the means, which are more influenced by the high outliers. The degree of asymmetry appears to be more pronounced

for households whose heads are old or female, resident in large towns or the South and Islands, self-employed or employed in agriculture, due to the greater variability found within these categories (Table B3).

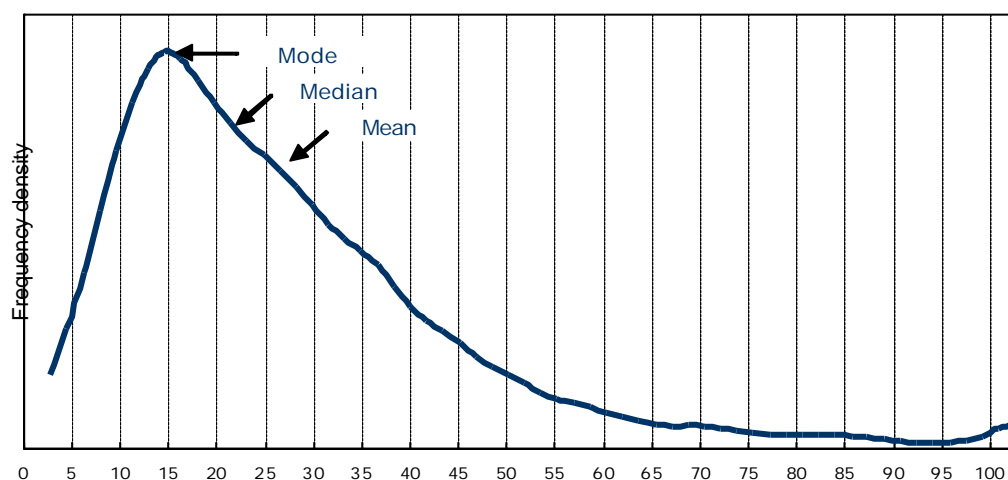
As regards the concentration of incomes, the 10 per cent of households with the lowest incomes receive only 2.3 per cent of the total incomes produced, while the 10 per cent of households with the highest incomes receive 26.5 per cent of the total (Tables C3 and C4). Neither value is significantly different from that recorded in 2000. The Gini index for household incomes is equal to 0.359 (Figure 8), while that for equivalent incomes is equal to 0.327 (in 2000 the values were respectively 0.360 and 0.329).

As in earlier surveys, in geographical terms the concentration of both actual and equivalent incomes is higher in the South and Islands (Figure 8).

Analysis of the households interviewed in the last two surveys (panel households) throws some light on the movements in households' relative position on the income scale. Ranking such households according to the level of income received in 2000 and dividing the sample into five numerically equal parts, the results can be compared with those obtained in the same way for 2002 incomes.

Figure 7

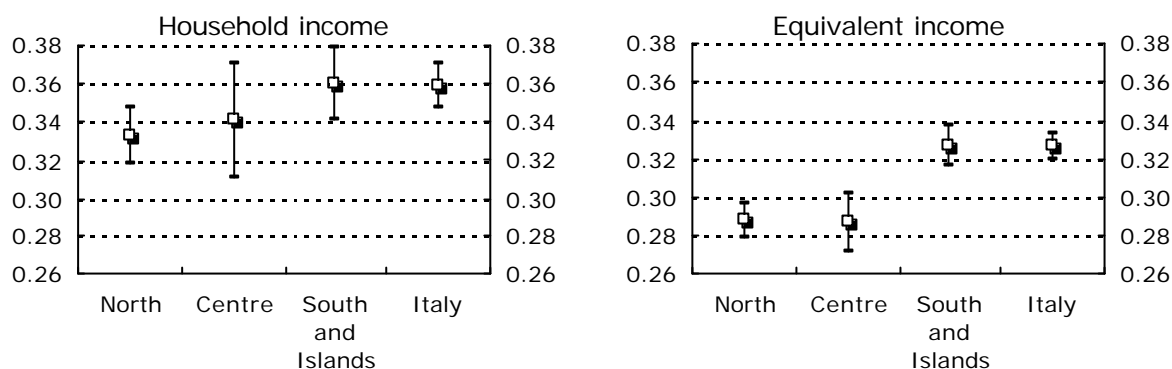
Distribution of household income²⁶
(thousands of euros)



26 Equilized histogram (non-parametric estimate of the distribution) obtained using the Epanechnikov function as the equalizing function. The bandwidth was selected according to the criterion that minimizes the asymptotic value of the mean square error (optimal bandwidth). To obtain more robust results, the values below the first and above the ninety-ninth percentiles were put equal to the respective percentiles (winsorized estimates). A brief description of this technique can be found in D. Piccolo, *Statistica*, Il Mulino, 1998, pp. 168-171.

Figure 8

**Gini concentration indices by geographical area
(estimated values and 95 per cent confidence interval)²⁷**



The most frequent event as regards the relative position of a household two years later is the persistence in the same income bracket. This result appears to be most common in the more outlying classes of the distribution: the position of 68.1 per cent of the households in the lowest income band and 66.4 per cent of those in the highest did not change, whereas just over 42 per cent of the households in each intermediate band remained in the same position.

Most changes were between adjacent bands. As regards the most significant changes, 3.4 per cent of the households in the highest income band in 2000 fell into one of the two next lower bands in 2002, while 2.6 per cent of the households in the lowest income band in 2000 rose into one of the two next higher bands (Tables C5 and C6)²⁸.

Some 13.3 per cent of individuals were found to live in low-income households²⁹, as in 2000. Especially in the case of the self-employed, income distribution shows a variability over time that is not necessarily accompanied by a change in the standard of living. Using equivalent consumption, i.e. total consumption expenditure adjusted for the economies of scale obtained within the household, as an alternative indicator of welfare, the proportion of persons living in households whose consumption is less than half the

27 The lower and upper values of the confidence interval are calculated by adding and subtracting 1.96 times the standard error to the point estimate of the Gini index. The standard error was calculated using the asymptotic formula presented in F.A. Cowell, "Sampling Variance and Decomposable Inequality Measures", *Journal of Econometrics*, vol. 42, 1989, pp. 27-41.

28 Income band mobility between 2000 and 2002 was not significantly different from that found in the past.

29 Low-income households are defined as those with an equivalent income that is less than half the median income.

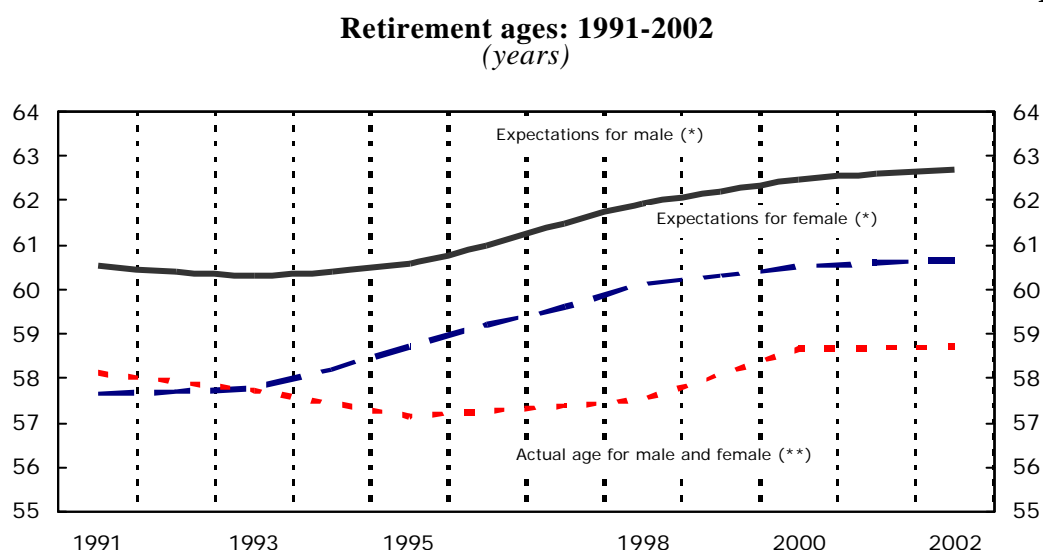
median consumption is equal to 7.6 per cent overall and 17.1 per cent in the South and Islands. In 2000 these figures were respectively 9.1 and 21.4 per cent (Table B2)³⁰.

On the basis of equivalent incomes, the best economic conditions regard individuals aged between 41 and 65; old people are close to the sample average, as in the recent past. As regards sex-based differences, there is a small gap to the disadvantage of women³¹.

The average propensity to consume, equal to 72.6 per cent (Table B1), is not significantly different from that found in the previous survey (72.7 per cent). Expenditure on durable goods was equal to 7.9 per cent of the total (Table D1), down slightly on the figure recorded in 2000 (8.8 per cent).

The average age at which employed persons expect to retire is 63 for men and 61 for women. The expected retirement age has risen significantly since 1991, especially for women (Figure 9). The average actual retirement age declined until 1995 and then rose.

Figure 9



(*) The expectations are calculated with reference to persons in employment. (**) The actual retirement ages are calculated with reference to persons who retired in the survey year and the preceding year. The samples are not sufficiently large to calculate averages for each sex.

30 The Istat survey of household consumption confirms this tendency for the number of persons living in households whose consumption is below a certain poverty threshold to contract, although the threshold is defined differently. See Istat, "La povertà in Italia nel 2002", Note Rapide, 22 July 2003.

31 These measures presuppose a complete and equal distribution of the resources among household members. Although this assumption is likely to be inadequate in some cases, the survey does not gather the information that would be needed to reconstruct the allocation of resources among household members more accurately. On this issue, see G. D'Alessio and F. Signorini, *Disuguaglianza dei redditi individuali e ruolo della famiglia in Italia*, Temi di Discussione, No. 390, Servizio Studi, Banca d'Italia, Rome, December 2000.

The income replacement ratio rose for persons who retired between 1991 and 2002 (from 68.8 to 73 per cent). Conversely, the ratio expected by employed persons declined from 75.6 per cent in 1991 to 67.8 per cent in 2002.

Turning to expectations of future public pensions, 30.8 per cent of employed persons were unable to assess their adequacy with respect to households' future needs. Among those able to give an indication, the majority (71.7 per cent) considered that the amount would not be sufficient to meet their needs.

Among employed persons over 50 years of age, 56.1 per cent thought they would retire only when they reached maximum retirement age³² and 28.1 per cent when they fulfilled the minimum retirement requirements; for the remaining 15.8 per cent the decision would depend on other factors (such as health, family problems, etc.). Among those who do not expect to retire at the maximum age, 13 per cent would be willing to defer their retirement if there were economic incentives (including the possibility of cumulating a pension and earned income).

3.2 Wealth

Net household wealth, the sum of real assets (property, companies, and valuables), financial assets (deposits, government securities, equity, etc.)³³ net of financial liabilities (mortgages and other debts), has a median value of €103,000^{34 35}, an increase of 10.8 per cent on the figure of €92,962 recorded for 2000 (Table E2).

32 Of these, 23 per cent declared they would take advantage of an increase in the maximum retirement age to go on working, either full time or part time.

33 The distinction between real and financial assets reflects the need to classify the positive 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 as a real asset when it is linked to the work of the proprietor and as a financial asset in the case of possession of shares or part of a company when this is simply a means of investing savings. It should also be noted that real assets do not include durable goods.

34 It should be kept 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 since, although they are not very numerous, they possess a large share of overall wealth. The total amounts estimated are lower than those that can be deduced from the aggregate financial statistics. An analysis of the distribution of wealth in the last decade that takes these aspects into account is to be found in A. Brandolini, L. Cannari, G. D'Alessio and I. Faiella, *Household Wealth Distribution in Italy in the 1990s*, forthcoming in *Temi di Discussione*, Servizio Studi, Banca d'Italia, Rome. See also: 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 Statistical Institute", vol. LV, No. 3, Pavia, 1993, pp. 395-412; L. Cannari, G. D'Alessio, G. Raimondi and A. I. Rinaldi, *Le attività finanziarie delle famiglie italiane*, *Temi di discussione*, No. 136, Servizio Studi, 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*, *Temi di discussione*, No. 462, Servizio Studi, Banca d'Italia, Rome, December 2002.

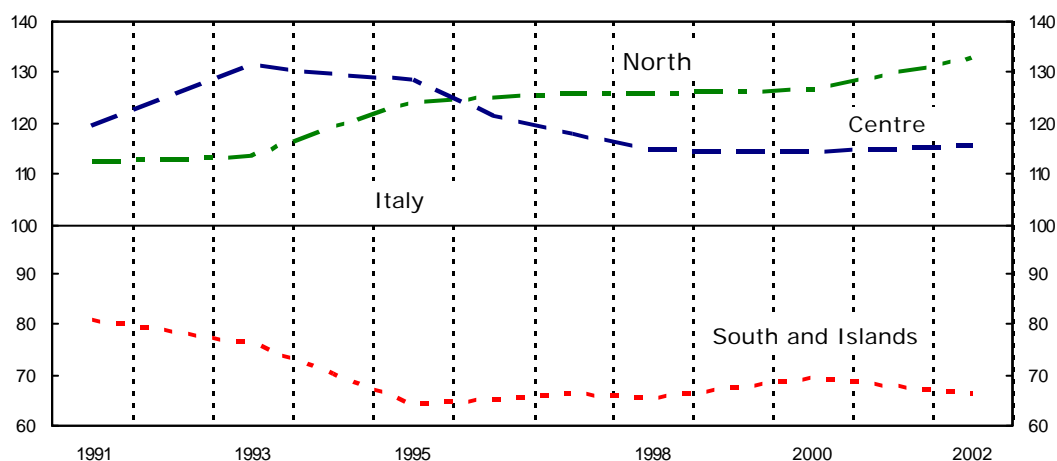
Real assets, with a median value of €100,000 account for the bulk of net wealth³⁶.

Financial assets have a median value of €7,066. Higher values are recorded for households where the heads are university graduates (€22,408), managers (€25,696) and self-employed (€15,858). There are also very significant geographical differences: 50 per cent of households in the South and Islands own less than €2,732 in financial assets, against €1,134 in the North and €9,743 in the Centre of Italy.

Only a relatively small proportion (22.1 per cent) of households have financial liabilities and these amount to only 3.7 per cent of net wealth. This confirms the low level of household debt in Italy compared with most of the other industrial countries³⁷.

Over the last ten years the changes in wealth by geographical area brought a significant widening of the gap between households in the North and those in the South and Islands. Whereas in 1991 the median wealth of households in the North was about 40 per cent more than that of households in the South and Islands, in 2002 it was about twice the figure for the latter (Figure 10)³⁸.

Median net household wealth by geographical area
(indices; Italy = 100)



The changes in wealth by work status shows a sharp increase in the wealth of households headed by a manager, rising in 2002 to more than twice the median of the

35 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.

36 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.

37 See, for example, the box "Bank lending to households in Italy" in *Economic Bulletin*, No. 37, Banca d'Italia, Rome, November 2003.

38 It should be remembered that the changes in wealth are affected by the volatility of the prices of the assets held.

whole sample (Table 4). The position of households headed by a white-collar worker also improved in relative terms, while that of households headed by a blue-collar worker worsened considerably, falling in 2002 to about 38 per cent of the overall median.

The wealth of households headed by a self-employed worker remained quite stable over the period, fluctuating around twice the median of the whole sample. Households headed by a pensioner saw a significant improvement in relative terms, although their wealth remained below the overall median.

Net wealth more highly concentrated than income, with a Gini index equal to 0.619, compared with 0.622 in 2000. The top 10 per cent of households by net wealth possesses almost half the total (45.1 per cent).

As regards the distribution of net wealth, 19.5 per cent of households were found to possess less than €10,000, while 27.6 per cent possessed more than €200,000. The proportion of households with net wealth of more than €200,000 was higher for households in the North (34.4 per cent) and for those headed by a university graduate (59.1 per cent), a manager (57.7 per cent) or a self-employed worker (50.7 per cent) (Table E1).

Table 4
Median net household wealth by work status of the head of household (*)
(indices, Italy = 100)

Work status of the head of household (**)	1991	1993	1995	1998	2000	2002
Payroll worker						
Blue-collar worker.....	63.9	49.4	65.5	65.2	51.4	37.7
White-collar worker.....	110.6	137.4	133.8	128.0	127.0	127.4
Cadre or manager.....	178.9	250.4	223.6	172.7	182.4	219.3
Total	100.1	101.2	106.1	102.1	90.3	92.2
Self-employed						
Sole proprietor, member of arts or professions	238.5	296.3	265.3	191.3	175.0	204.7
Other self-employed	199.0	207.7	190.6	190.4	175.1	186.8
Total	201.0	209.2	199.1	191.3	175.1	191.6
Not employed						
Pensioner	69.8	67.0	67.6	77.2	89.8	87.0
Other	21.6	38.1	15.5	38.6	21.7	46.7
Total	68.1	65.0	65.6	72.4	85.7	84.3
Total Italy.....	100.0	100.0	100.0	100.0	100.0	100.0

(*) The estimates are obtained using data from the Historical Archive and the same definitions and methods of aggregation for the whole period. Consequently, they may not coincide with those found in publications for individual years.

(**) Taken to be the household member with the highest income.

Between 1991 and 2002 the degree of concentration of net wealth increased slightly: the share held by the top 5 per cent of households by net wealth rose from 27 to 32 per cent, that held by the top 1 per cent rose from 9 to 13 per cent³⁹.

The mobility of households classified by net wealth was low over the period. Comparing the relative positions of a panel of households in 1991 and 2002, the most

39 The Gini index rose over the period 1991-2002 from 0.587 to 0.619.

frequent event is the persistence in the same wealth band. Moreover, most of the changes that did occur were between adjacent bands (Table 5).

Table 5
Relative position of households based on wealth in 1991 and 2002^(*)
(percentages)

Fifths of households in 1991	Fifths of households in 2002					
	First	Second	Third	Fourth	Fifth	Total
First	59.6	16.2	13.6	6.8	3.9	100.0
Second	23.9	40.8	14.4	9.8	11.1	100.0
Third	10.0	23.7	36.9	16.3	13.0	100.0
Fourth	5.2	14.9	23.4	34.8	21.7	100.0
Fifth	1.5	4.3	12.0	32.5	49.7	100.0
Total	20.0	20.0	20.0	20.0	20.0	100.0

(*) The sample consists of 920 households.

In this survey a section has been added with the aim of measuring the scale of inter-generational transfers of wealth. In particular, households were asked to indicate both the value of the transfers (bequests and gifts) made and received during the respondent's lifetime and those that they expect to make or receive in the future.

On the basis of the survey results, 23 per cent of households had received at least one bequest or gift. The total amount of such transfers, valued at 2002 prices, was equal to about 25 per cent of households net wealth; if the returns earned are included, assuming a real rate of interest of 2 per cent, the proportion rises to 41.3 per cent⁴⁰.

Only 3.6 per cent of households declared that they had transferred wealth during their lifetime⁴¹, for a value equal to 1.9 per cent of total net household wealth or 2.6 per cent taking account of the returns earned (Table E5).

Turning to future bequests and gifts, 12.1 per cent of households expect to benefit from such transfers and their amount was estimated, at 2002 prices, to amount to 8.9 per cent of total net household wealth.

As regards the transfers that households expect to make to younger generations in the form of bequests or gifts, there was considerable uncertainty (with 27.5 per cent of "don't know" responses) that was understandably more pronounced among the younger age groups (47 per cent of "don't know" responses). Among those who responded, the

40 A similar section included in the 1991 survey showed a slightly higher percentage of households having benefited from transfers (25.9 per cent); the amounts received, with respect to net wealth, were also slightly higher (29.9 per cent and 46.7 per cent with account taken of the returns earned).

41 In a survey of this kind the transfers made only include a minimal part of legacies, which are recorded as transfers received by the heirs.

majority (58.6 per cent) nonetheless intended to make bequests to their descendants, for a total value, at 2002 prices, equal to 71 per cent of total net household wealth.

The evidence collected confirms that bequests and gifts exert a powerful influence on the distribution of household wealth and households' saving habits.

3.3 Distribution of financial assets

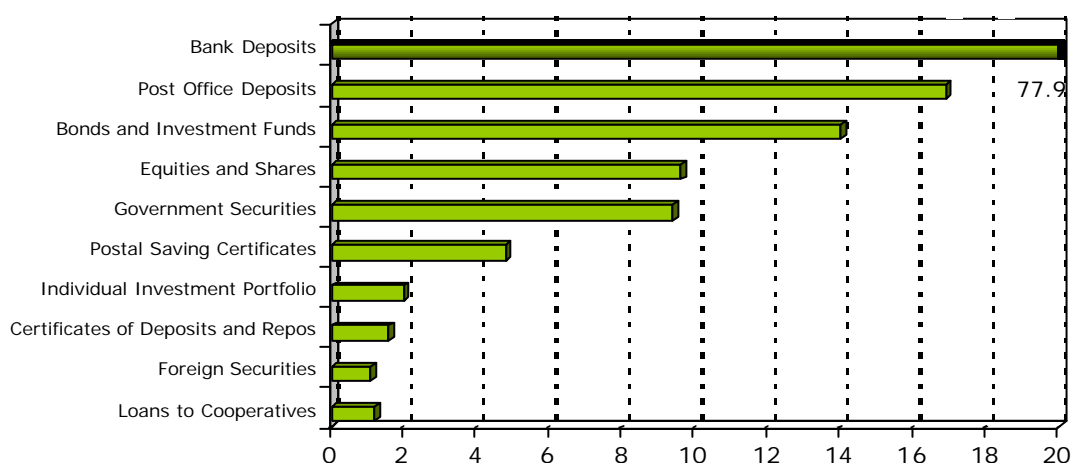
The survey found that at the end of 2002, 85.9 per cent of Italian households held at least one financial asset. In particular: 77.9 per cent had a bank deposit, 16.9 per cent a postal deposit, 9.4 per cent government securities, 14 per cent bonds and investment fund units, and 9.6 per cent Italian shares and other equity. Postal savings certificates are less common (4.8 per cent), as are certificates of deposits and repos (1.6 per cent). Other forms of investment involve smaller groups: 1.2 per cent of households put their savings into loans to cooperatives, 2 per cent have individual investment portfolios, and 1.1 per cent invest in foreign securities (Table F1, Figure 11).

Among the different types of bank deposit, current accounts are much more common than savings accounts: 73 per cent of households against 13.5 per cent (Table F3). Similarly, as regards post office deposits, current accounts are more common than savings accounts: 12.1 per cent of households against 6 per cent (Table F4).

It is worth noting that the proportion of households not having even a vague idea of the interest rates applicable to their bank current accounts fell from 13.4 per cent in 2000 to 9.9 per cent.

Figure 10

Distribution of financial assets at end-2002
(percentage of households)



Compared with the 2000 estimates, the number of households holding government securities fell by 2.3 per cent and that of households holding bank deposits declined by 0.9 per cent; on the other hand there was a significant increase of 3.1 per cent in the number of households holding postal deposits. Households with individual investment portfolios declined slightly in number as did those holding certificates of deposit and repos, while there was virtually no change in the number with bonds and investment fund units, shares, foreign securities and loans to cooperatives.

Obviously, the distribution of financial assets is related to the characteristics of the household and first and foremost to its economic characteristics⁴²; 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 some regions of Central and Northern Italy.

In the South there is generally a low penetration of financial instruments. Little more than half the households resident in the South possesses a bank deposit, against about 85 per cent in the Centre and 91.3 per cent in the North. As regards investment in bonds and investment fund units, at 3.7 per cent, the penetration is less than a third of that in the Centre and about one-sixth of that in the North. Conversely, more households possess postal deposits in the South and Islands (21.1 per cent) than in the Centre (17.1 per cent) and in the North (13.7 per cent).

By occupational status, holding government securities is fairly uniform among all categories (8.5 per cent for payroll workers, 10.1 per cent for the self-employed, and 10.2 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 workers and the retired are more likely to hold deposits and postal savings certificates. This difference is largely explained by the levels of wealth of the various categories.

With reference to total holdings, households where the head is retired possess about 45 per cent of the net financial assets, favouring those with less risk such as government securities, and a small percentage of financial liabilities; even though they account for only 15 per cent of households, those whose heads are self-employed hold more than a quarter of the risky assets, such as shares, investment fund units and other securities (Table 6).

Compared with the 2000 survey, households headed by pensioners significantly reduced their share of the holdings of government securities (–5.9 per cent) and equity, investment fund units and other securities (–4.9 per cent). By contrast, the shares of such instruments held by households headed by payroll workers rose by respectively 10.1 and 7.2 per cent.

Naturally, the possession of a financial instrument at a given date may be due to contingent factors and does not allow its penetration among the various population groups to be measured accurately.

42 On this subject, see P. Battipaglia and G. D'Alessio, "La ricchezza finanziaria delle famiglie", mimeo, Banca d'Italia, Rome, 1997 and L. Guiso and T. Jappelli, "Households' Portfolios in Italy", in *Household Portfolios*, L. Guiso, M. Haliassos and T. Jappelli (eds.), MIT press, 2002.

Table 6
Distribution of financial assets by work status of the head of household
(percentages)

Work status of the head of household(*)	Households	Share of bank and postal deposits	Share of government securities	Share of equity, investment fund units and other securities	Share of financial assets	Share of financial liabilities	Share of net financial assets(**)
Payroll workers							
Blue-collar worker.....	20.6	12.5	6.0	5.5	9.1	17.4	6.6
White-collar worker.....	19.1	16.7	17.4	14.6	15.4	20.8	13.8
Cadre or manager.....	4.9	10.8	11.4	18.2	12.9	8.7	14.2
Total.....	44.6	39.9	34.7	38.3	37.4	46.9	34.6
Self-employed							
Sole proprietor, member of arts or professions	6.2	10.5	12.3	17.1	14.0	24.5	10.8
Other self-employed.....	8.0	9.0	7.0	8.7	10.8	19.4	8.2
Total.....	14.2	19.5	19.3	25.8	24.7	43.9	18.9
Not employed							
Pensioner.....	38.0	39.3	45.5	34.8	36.7	8.0	45.4
Other.....	3.3	1.3	0.5	1.2	1.2	1.2	1.1
Total.....	41.2	40.6	46.0	36.0	37.9	9.2	46.5
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(*) Taken to be the household member with the highest income.

(**) Financial assets net of financial liabilities.

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 (24.5 per cent) have held government securities at some time; the share is even higher for households in the North (36.3 per cent), those with an income of over €40 thousand (46.8 per cent) and those where the head is a university graduate (40.3 per cent). By contrast, the number of households who have ever held shares and other equity is small (12.5 per cent); this share is especially low among households in the South and Islands (4.1 per cent).

Turning to portfolio composition, nearly all households with some kind of financial asset, have a bank or postal deposit; 56.5 per cent of these households have only one deposit account, while 8.7% also hold government securities and 5.7 per cent have both government and other securities. Some 14.8 per cent of the households have both a deposit and other instruments (investment fund units, bonds, or shares) (Figure 12).

Compared with the composition of the portfolio held by households in 1991, there has been a significant increase in households' propensity to hold financial instruments such as bonds, shares, investment fund units and individual investment portfolios (Table 7)⁴³. The adoption of such assets appears especially marked for households whose heads are managers or sole proprietors and for those in the North. It is nonetheless worth noting that in the period in question the diffusion of such instruments also increased significantly among households headed by a white-collar worker. By contrast, the geographical differences remained basically unchanged.

43 See L. Guiso and T. Jappelli, 'Households' Portfolios in Italy', in *Household Portfolios*, L. Guiso, M. Haliassos and T. Jappelli (eds.), MIT press, 2002, pp. 251-89.

Figure 11

Possession of financial assets at end- 2002
(percentage of households)

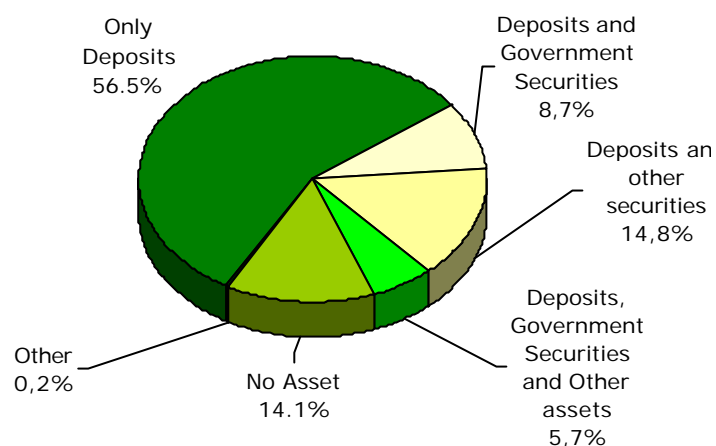


Table 7
Possession of risky financial assets(*) by type of head of household
(percentages)

	1991	1993	1995	1998	2000	2002
Work status of the head of household(**)						
Payroll worker						
Blue-collar worker.....	2.6	3.6	5.8	10.6	13.7	12.3
White-collar worker.....	10.5	14.3	15.9	23.6	29.8	28.8
Manager or cadre.....	14.9	24.2	26.7	39.5	44.2	45.5
Total	7.7	10.4	12.4	19.7	24.0	23.1
Self-employed						
Sole proprietor, member of the arts or professions.....	27.9	38.9	34.5	44.6	44.0	50.7
Other self-employed	10.2	14.0	12.4	22.8	25.8	27.5
Total	13.5	17.4	16.0	27.7	29.8	33.4
Not employed						
Pensioner	4.1	5.5	6.4	13.1	15.7	15.5
Other	0.8	2.5	4.6	9.5	6.8	4.4
Total	3.9	5.3	6.3	12.7	14.9	14.7
Geographical area						
North	12.0	14.5	16.0	26.5	32.4	33.1
Centre	5.8	8.5	10.9	17.0	19.8	21.0
South and Islands	1.9	3.0	2.2	6.4	6.4	5.6
Total.....	7.5	9.7	10.5	18.1	21.2	21.5

(*) Bonds, shares, investment fund units, individual investment portfolios and foreign securities.

(**) Taken to be the household member with the highest income.

In this survey a section has been added concerning capital gains. It shows that in 2002 some 2.8 per cent of households sold a financial asset of some kind and, in particular, that 1.4 per cent sold government securities or bonds and 1.7 per cent other securities.

Among the households that sold fixed-income securities, roughly half (49 per cent) stated that they had recorded a gain, against 27 per cent who declared that they had sold at a loss. The opposite is the case for non-fixed-income investments: nearly half (47 per cent) of the households that sold shares, investment fund units, foreign securities or individual investment portfolios stated that they had recorded a loss and only 18 per cent declared that they had sold at a profit.

The 58 per cent of households holding government securities and/or bonds at the end of 2002 considered that their investments had basically kept their value. By contrast, 58 per cent of the households holding non-fixed-income investments at the end of 2002 believed that their investments had declined in value.

3.4 Use of payment instruments

There is a continuation of the trend observed in earlier surveys toward a gradual substitution of traditional payment instruments, such as cash and cheques, with more advanced and flexible instruments such as credit cards, debit cards, standing orders and direct debits. The use of the new technologies for making payments and doing business with intermediaries is spreading, although it still involves only a small proportion of the population.

More than half the sample households had a payment card of some kind (55.4 per cent has a Bancomat debit card and 25.3 per cent a credit card, against respectively 52.1 and 23.1 per cent in the previous survey). Ownership of these cards is positively correlated with household income, the number of income earners, the educational qualification of the head of household and the size of the municipality of residence (Table G3).

The increase in the number of households with a payment card is reflected in the increased use of the POS systems installed in shops (44 per cent against 33.8 per cent in 2000). There was nonetheless a large gap in this respect between the North and Centre of Italy and the South and Islands, where only 20.9 per cent of households use this method of payment.

The use of bank payment orders and direct debits has risen sharply: 21.7 per cent of households made at least one payment order in 2002 (against 12.4 per cent in 2000) and over the same period the median number of such orders rose from 4 to 5. Direct debits, serving primarily to pay utility bills, were used by 50.3 per cent of Italian households, against 38.2 per cent in 2000. There are still large geographical differences, however, since the figure ranges from 63.7 per cent in the North, to 45.2 per cent in the Centre and 25.7 per cent in the South and Islands (Table G2).

The more traditional payment instruments nonetheless continue to play an important role, especially in the South and Islands. Households with bank current accounts issued an average of 1.5 cheques a month (2 in the South and Islands). Cheques tend to be written more frequently as households' income and wealth increase; they are written most frequently by households whose heads are self-employed (Table G1). Households' average holdings of cash rose from €355 in 2000 to €376 in 2002, or 1.9 per cent of annual expenditure. Households in the South and Islands had the largest holdings (€489 on average). The lower limit of cash holdings, i.e. the level at which households with deposit

accounts make a withdrawal, declined from €130 in 2000 to €123 in 2002, or 0.5 per cent of annual expenditure (Table G5).

As for the ways in which households receive income, the most common are by direct credit to a current account (62.6 per cent, an increase on 2000) and in cash (27.8 per cent). The share of bank cheques declined to 8.8 per cent (Table G4, Figure 13).

Direct credit to a bank account is more common in the North (72.2 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 (52 per cent) and in small towns, among low-income households and households 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 (18.8 per cent).

Turning to innovative payment systems, the Internet still accounts for a tiny fraction of households' payments, although it is being used increasingly to make payments. Between 2000 and 2002 the proportion of households using the Internet rose from 21.3 to 30.2 per cent⁴⁴. In 2002 some 4.4 per cent of Italian households made purchases over the Internet (against 2.5 per cent in the previous survey)⁴⁵ and 2.8 per cent made payments over the Internet⁴⁶.

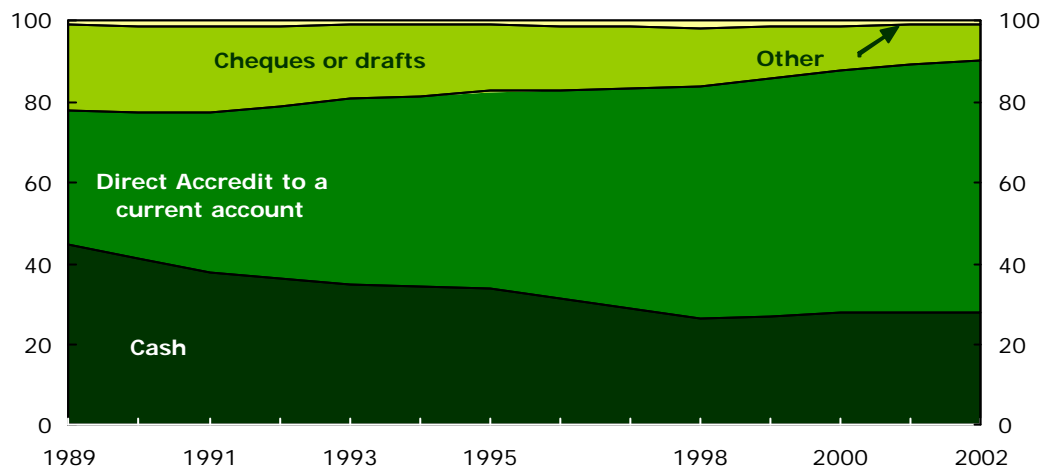
44 According to the OECD, the proportion of households with access to the Internet was between 50 and 60 per cent in Denmark, the United States, Canada and Sweden, between 30 and 40 per cent in Finland, the Netherlands, the United Kingdom, New Zealand, Switzerland, Japan and Australia. Italy, where the latest data refer to 2000, is included among the countries with a ratio of less than 30 per cent, together with Germany, Ireland, Austria, Portugal, France and Belgium. See OECD, *Measuring the Information Economy 2002*, pp. 43-47.

45 Between 2000 and 2002 the proportion of households possessing a computer rose from 27 to 33.8 per cent and that of households at least one of whose members uses a computer – at home or at work – rose from 36.5 to 39.9 per cent.

46 Each of these households made 2.5 payments on average.

Figure 12

Income received by households by payment instrument
(percentages)

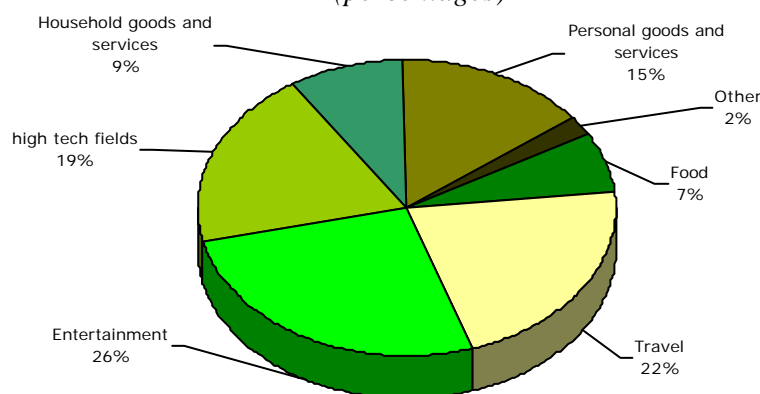


Households' Internet purchases are primarily in the entertainment, travel and high-tech fields (Figure 14). The key reasons households give for not buying over the Internet are the impossibility of seeing the goods and fear of payment frauds (Figure 15).

Modern forms of communication with financial intermediaries are used by 4.7 per cent of households⁴⁷, up from 3.2 per cent in 2000 but still a small proportion. In most cases, the link is over the Internet but in about one third of the cases it is by means of fixed or mobile phone. Use of the new technologies is more common in households whose heads are aged between 30 and 50, have high educational qualifications, or are managers or sole proprietors (Table G6).

Figure 13

Goods and services purchased over the Internet
(percentages)



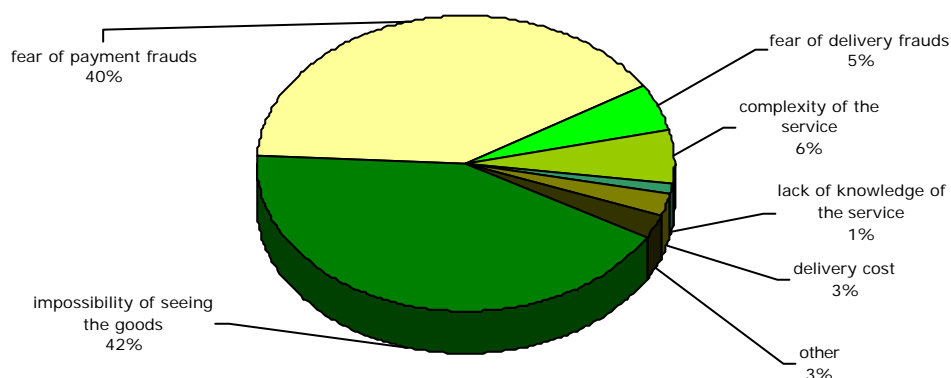
⁴⁷ Use of these innovative services according to type of head of household is basically the same as for use of the Internet.

The 2002 survey contains a section designed to throw light on the relationships between banks and households. Analysis of the results showed that the majority of the households interviewed (78.8 per cent) had been using their main bank for 5 years or more (and 59 per cent for 10 years or more); for 64 per cent of the sample, the main bank was the one with which the household had opened its first account.

Between 2000 and 2002 some 8.4 per cent of households opened a new account. 5.8 per cent opened a new account in place of or in addition to other pre-existing accounts, either because of the better conditions offered or because the new bank was more convenient to use. On the other hand 5.2 per cent of households closed an account in the period. More than half these households closed the account in order to open a new one with another bank (1.9 per cent) or with the post office (1.1 per cent). Among the households who closed an account, 57.9 per cent did not remember the cost incurred and those that did remember reported an average cost of €70.5.

Figure 14

Reasons for not buying goods and services over the Internet
(percentages)



3.5 Housing

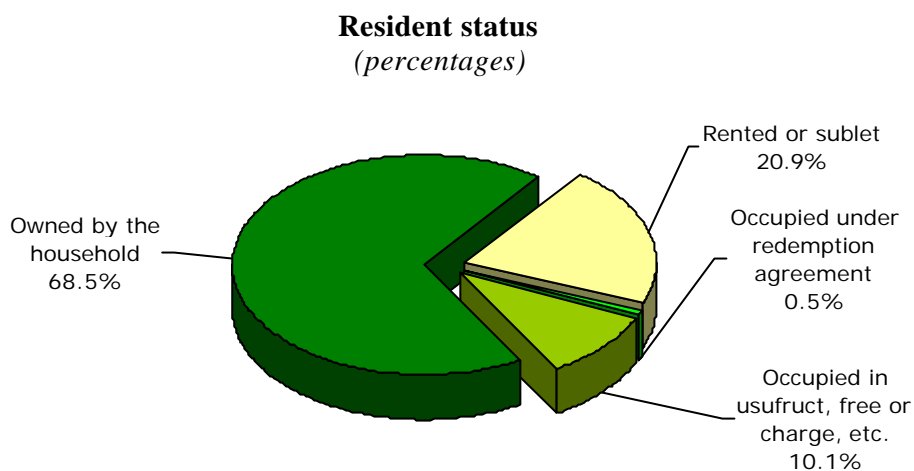
Some 68.5 per cent of Italian households are owner-occupiers; 20.9 per cent tenants; 10.1 per cent occupiers under “other arrangements” (usufruct, use without charge); and the remaining 0.5 per cent, under right of redemption (Table H1, Figure 16).⁴⁸

Home ownership is more common in small towns (73 per cent in towns with under 20,000 inhabitants). Home ownership increases with the age of the head of household

⁴⁸ Household distribution by resident status is substantially confirmed by Istat data (*Quanto hanno speso le famiglie nel 2002*, Note rapide, 2 July 2003).

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 (Table H1).

Figure 15



Compared with the previous survey, there was virtually no change in the share of housing let under regulated rents (6.8 per cent) or under semi-regulated rents (3 per cent). On the other hand there was an increase in the share of public-sector rented property (from 5.3 to 6.4 per cent).

The average size of households’ main residence was 104 m², while 16.3 per cent of homes were smaller than 60 m² and 19.8 per cent larger than 120 m² (Table A2). Naturally, home size varies with the size of the household. Single-member households had a living space of around 83 m²; two-member households, 100 m². The average living space was 39 m² per person, compared with 38 m² in the previous survey.

The average value of these dwellings was €139,236 or about €1,350 per square metre⁴⁹. The value per square metre varied significantly by geographical area (€1,492 in the North, €1,647 in the Centre, and €981 in the South and Islands) and by town size (€1,117 for towns up to 20,000 inhabitants, €1,930 for cities with populations of more than 500,000).

Owner-occupied homes had an average value of €156,287. The imputed rental value, i.e. the rent that owners considered they could earn by renting out their home, was €5,820 per year. The value of these homes varied considerably with city size (€200,456 in cities with more than 500,000 inhabitants, compared with €41,247 in towns with under 20,000) and by geographical area (€180,309 in the North, €74,270 in the Centre, and €11,347 in the South and Islands), besides any variations due to the individual characteristics of the homes themselves (Table H2).

⁴⁹ This figure is the respondent’s subjective estimate of the price at which the dwelling could be sold if not occupied.

Rented homes had an average value of €6,652, considerably lower than owner-occupied homes. This difference is mainly due to their smaller size (114 m² on average for owner-occupied homes, 77 m² for rented homes). The average rent paid was €3,511 a year, an increase of 14 per cent over the previous survey. The increase was particularly sharp in large cities (25 per cent) and less pronounced in smaller towns (9 per cent).

The gross return to the owner rose from 3.4 per cent in 2000 to 3.6 per cent in 2002. The value of the home and the rent paid both increased with dwelling size; however the gross return to the owner decreased (Table H3).

APPENDIX A:
METHODOLOGICAL NOTES

METHODOLOGICAL NOTES

1. Sample design

Until 1987 the Bank of Italy's survey of household income and wealth was conducted with time-independent samples of households. In order to facilitate the 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 2002, indicating the number of households interviewed in more than one survey. For example, of the 8,011 households that made up the sample in this survey, 44 had participated since 1987, 263 since 1989, 613 since 1991, and so on. The households interviewed for the first time in this survey numbered 4,406.

Table 1a

Households interviewed in the 1987-2002 surveys

Year of first interview	Year of survey							
	1987	1989	1991	1993	1995	1998	2000	2002
1987.....	8,027	1,206	350	173	126	85	61	44
1989.....		7,068	1,837	877	701	459	343	263
1991.....			6,001	2,420	1,752	1,169	832	613
1993.....				4,619	1,066	583	399	270
1995.....					4,490	373	245	177
1998.....						4,478	1,993	1,224
2000.....							4,128	1,014
2002.....								4,406
Sample size	8,027	8,274	8,188	8,089	8,135	7,147	8,001	8,011

The overall size of the sample for the 2002 survey was 8,011 households (8,001 in 2000). The proportion of panel households was 45 per cent (48.4 per cent in 2000).

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 2000 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 only⁵⁰.

⁵⁰ As in past surveys, 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

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

Households were interviewed in 344 municipalities of which 313 were panel and 31 non-panel (Table 2a)⁵¹.

Table 2a

Survey municipalities			
Geographical area	Panel	Non panel	Total
North	139	13	152
Centre	66	5	71
South and Islands	108	13	121
Total.....	313	31	344

2. The questionnaire

As in the past, data were collected mainly with the aid of computers using the Computer-Assisted Personal Interviewing program (CAPI)⁵².

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 household⁵³.

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, based on that used in the previous survey, was subjected to the usual pretest 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

normally new households formed by the children of the original household). At the end of the survey there were 42 such households in all.

51 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.

52 A total of 5,199 interviews (64.9 per cent) were conducted using the CAPI method.

53 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.

difficulties on a special questionnaire⁵⁴. 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 households and a series of additional sections 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 relationships with banks and intergenerational transfers, depending on the year of birth (odd or even) of the head of household⁵⁵.

Interviews lasted an average of 54 minutes, in line with the average duration of 55 minutes recorded 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 used⁵⁶. The participating households may request a copy of the results of a previous survey.

Interviewers contacted 23,356 households, of which 34.3 per cent agreed to be interviewed (Table 3a).⁵⁷

The actual sample was therefore composed of 8,011 households, of which 3,605 were panel households and 4,406 non-panel households. The participation rate was, as is normally the case, higher for panel households (74.5 per cent, compared with 23.8 per cent for non-panel households).

The most common reason for non-participation is unwillingness on the part of the household (60.7 per cent; Table 3a). In 5 per cent of cases, the household could not be contacted by telephone or there was nobody at home on any of the three occasions the interviewers called, on different days and at different times.

54 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.

55 In addition to producing estimates based on a smaller sample, this approach does not permit 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.

56 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.

57 The participation rate for the previous survey, net of ineligible households (due to deaths, wrong addresses, or change of residence) was 38.3 per cent.

Table 3a

Households contacted and reason for non-participation
(percentages)

Households:	Panel		Non panel		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Interviewed	3,605	74.5	4,406	23.8	8,011	34.3
Refusals	1,150	23.8	13,029	70.4	14,179	60.7
Not contacted	81	1.7	1,085	5.9	1,166	5.0
Total	4,836	100.0	18,520	100.0	23,356	100.0
Ineligible (*)	140	2.9	336	1.8	476	2.0

(*) 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 8,011 interviews, interviewers made a total of 15,068 contact attempts.

The difficulty of obtaining an interview increased with income, wealth and the educational qualifications of the head of household. It was less difficult to obtain interviews in households with fewer components, and where the head of household was 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 re-weight 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 taken⁵⁸.

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 hold⁵⁹. Although participation in the survey is voluntary and the content of the survey is known to

58 See L. Cannari and G. D'Alessio, "Mancate interviste e distorsione degli stimatori", Temi di Discussione, No. 172, Servizio Studi, 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", Temi di Discussione, No. 462, Servizio Studi, Banca d'Italia, Rome, December 2002.

59 Moreover, it is reasonable 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.)⁶⁰.

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 whose heads had high educational qualifications, were payroll employees or resided in the Centre or the North. Slightly lower ratings were given to households whose heads had medium/low educational qualifications, were self-employed or resided in the South and Islands. Reliability also increased with the income and wealth declared in the survey (Table 4a)⁶¹.

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 used⁶².

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

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

62 In the past, the estimates derived from the survey were also 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	Ability to provide values in Euros
Gender						
male.....	10,686	5,600	190.8	55.4	7.7	7.5
female	4,382	2,411	181.8	50.3	7.7	7.1
Age						
up to 30 years	904	500	180.8	54.8	7.7	7.5
31 to 40	2,506	1,285	195.0	54.7	7.7	7.8
41 to 50	3,149	1,548	203.4	57.4	7.8	7.9
51 to 65	4,392	2,243	195.8	55.5	7.7	7.6
over 65	4,117	2,435	169.1	49.4	7.6	6.7
Education						
no qualification	881	537	164.1	46.1	7.5	6.0
elementary school certificate	3,792	2,229	170.1	50.5	7.5	6.8
middle school certificate	5,088	2,650	192.0	54.8	7.6	7.5
high school diploma.....	3,855	1,904	202.5	56.9	7.9	8.1
university degree	1,452	691	210.1	58.6	8.0	8.4
Branch of activity						
agriculture	403	219	184.0	55.0	7.5	7.3
industry	3,111	1,555	200.1	55.7	7.6	7.5
public administration, public services	2,271	1,138	199.6	56.7	8.0	8.1
other	2,886	1,450	199.0	57.2	7.7	7.9
none.....	6,397	3,649	175.3	50.7	7.7	6.9
Work status						
Payroll employee						
blue-collar worker	2,807	1,512	185.6	54.2	7.6	7.3
white-collar worker	2,925	1,426	205.1	57.2	8.0	8.0
manager or managerial	798	369	216.3	57.4	8.2	8.4
total	6,530	3,307	197.5	55.8	7.8	7.7
Self-employed						
sole proprietor, member of the professions	1,001	470	213.0	59.6	7.4	8.4
other self-employed	1,140	585	194.9	57.2	7.3	7.6
total	2,141	1,055	202.9	58.3	7.4	8.0
Not employed						
retired	5,880	3,375	174.2	51.0	7.7	7.0
other	517	274	188.7	46.9	6.9	6.5
total	6,397	3,649	175.3	50.7	7.7	6.9
Household size						
1 member	3,188	1,772	179.9	46.1	7.6	6.8
2 members	4,198	2,292	183.2	52.5	7.7	7.3
3 members	3,365	1,751	192.2	57.3	7.7	7.7
4 members	3,170	1,599	198.2	57.6	7.8	7.9
5 members or more.....	1,147	597	192.1	61.5	7.3	7.4
Number of earners						
1 earner	6,999	3,767	185.8	49.7	7.6	7.1
2 earners	6,108	3,206	190.5	56.0	7.8	7.7
3 earners	1,585	827	191.7	61.3	7.7	7.6
4 earners or more	376	211	178.2	65.4	7.5	7.6
Household income						
up to €10.000	1,497	893	167.6	45.5	7.5	6.3
€10.000 - €20.000	4,266	2,398	177.9	49.5	7.6	7.0
€20.000 - €30.000	3,699	1,929	191.8	54.2	7.7	7.5
€30.000 - €40.000	2,441	1,251	195.1	56.5	7.8	7.9
more than €40.000	3,165	1,540	205.5	62.7	7.8	8.1
Town size						
up to 20.000 inhabitants	4,051	2,339	173.2	54.6	7.6	7.2
20.000 - 40.000.....	2,536	1,428	177.6	54.2	7.9	7.6
40.000 - 500.000	7,305	3,576	204.3	54.5	7.7	7.4
more than 500.000	1,176	668	176.0	46.7	7.8	7.5
Geographical area						
North	7,130	3,681	193.7	54.2	7.8	7.5
Centre	3,007	1,665	180.6	52.7	8.0	7.8
South and Islands	4,931	2,665	185.0	54.0	7.4	7.1
Total.....	15,068	8,011	188.1	53.8	7.7	7.4

(*) 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 1995⁶³ suggests that the survey understates income from interest and dividends and those from self-employment and entrepreneurial more than income from transfers and payroll employment. By contrast, actual and imputed rents appear to be overstated⁶⁴.

For real wealth, previous studies have indicated that the value of housing is understated by about 20 per cent⁶⁵. 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 2002 survey was less than half of the corresponding item in the financial accounts, although the latter also includes the assets of non-profit institutions⁶⁶.

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 was generally small, on the order of a few dozen cases for most variables. For more complex questions that required the respondent to estimate amounts, such as fringe benefits for payroll employees, depreciation for the self-

63 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*, No. 350, Servizio Studi, Banca d'Italia, Rome, April 1999.

64 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 entrepreneurial 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.

65 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.

66 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*, No. 136, Servizio Studi, Banca d'Italia, July, 1990.

employed, the value of business equity, data had to be imputed in between 5 and 10 per cent of the cases.

Regression models were used to estimate the values to assign to the missing answers on the basis of other available information correlated with the missing data. In order to avoid an excessive concentration around average values, a random component was 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 preserved the mean and variance of the data actually measured.

6. Aggregate variables

The main economic aggregates constructed from the items in the questionnaire are shown in Tables 5a, 6a and 7a, which give the method of calculation for the elementary components of the aggregates and 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	Payroll income	
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/39(A,B)
YCF2	Interest on government securities	Rate2*C/39(C)
YCF3	Income from other securities	Rate2*C/39(D,E,F,G,H)
YCF4	Interest payable (-)	Rate3*C/52(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/16)*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	D1/8*D1/2 + D/27*D/4 + D/31
AR2	Business equity	B2/11 + B3/11 + B4/9
AR3	Valuables	E/5(1)
AF	Financial assets (-)	
AF1	Deposits	C/39(A,B)
AF2	Government securities	C/39(C)
AF3	Other securities	C/39(D,E,F,G,H)
AF4	Trade credit or credit due from other households	B2/7(5) + B3/7(5) + C/53(1)
PF	Financial liabilities (-)	
PF1	Liabilities towards banks and finance companies	C/52(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/53(2)
Memorandum item:		
BD	Consumption 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} stratum⁶⁷.

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 2000, mainly owing to interviews that were not conducted⁶⁸.

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

67 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 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) allows this to be taken into account. Municipalities with fewer than 40,000 inhabitants are selected with a probability proportional to their size. The selection probability of the i^{th} municipality in the h^{th} stratum is therefore equal to $m_h P_{hi}/P_h$. The probability of a household being included in the sample can therefore be written as $m_h n_{hi}/P_h$.

68 In order to take account of attrition, we could have modeled such 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. However, this method requires the use of data of a higher quality than those available in order to distinguish between households who are unwilling to be interviewed or who cannot be contacted and those who are ineligible.

previous survey (geographical area, income classes, work status of head of household) so as to modify the initial weight of this subset of households⁶⁹.

c) Estimation of aggregates

An unbiased estimator of the mean of variable x is given by the Horwitz-Thompson estimator:⁷⁰

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

However, if the values of variable x measured on two successive waves are correlated, an optimal estimator of the mean is given by⁷¹:

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

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

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:

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

70 See F. Cicchitelli et al., *Il campionamento statistico*, Il Mulino Editore, Bologna, 1994.

71 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 45 per cent), with a corresponding reduction in the weight assigned to the non-panel households.

Since this re-weighting 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 residence⁷².

8. Standard errors

The standard errors cannot easily be determined with the usual analytical methods⁷³. 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 both the original design of the sample and subsequent adjustments⁷⁴. 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 the 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 seen that the standard errors of the means for consumption and income are significantly smaller than the standard error for net wealth.

72 Iterative Proportional Fitting (or Raking) is a technique that allows the sample weights to be aligned 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.

73 See, for example, Chapter 11 of C. Särndal, B. Swensson and J. Wretman, *Model Assisted Survey Sampling*, Springer-Verlag, 1992.

74 For an introductory treatment, see B.Z Mooney and R.D. Duval, *Bootstrapping. A Nonparametric Approach to Statistical Inference*, SAGE, 1993. Further details can be found in K. M. Wolter, *Introduction to Variance Estimation*, Springer Verlag, 1985.

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.....	0.03	1.2	0.05	2.1	0.04	1.4	0.02	0.6
Mean age.....	0.38	0.7	0.66	1.2	0.62	1.1	0.21	0.4
Household income	572	1.7	818	2.8	372	1.8	304	1.1
Household consumption.....	296	1.3	553	2.6	256	1.7	182	0.9
Net wealth	8,376	3.7	9,342	5.1	5,535	4.5	4,151	2.3

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

9. Further considerations on the quality of the data

Although failure to respond and under-reporting are undoubtedly the two phenomena most likely to diminish the quality of the estimates in an income and wealth survey, several other factors are indicated in the literature as possible causes of distortions.

In the first place the questionnaire itself is not neutral. The way in which the questions are couched, the order in which they are asked and how they are related to each other, and the types of answers envisaged are all factors that can influence interviewees' responses, especially, but not only, those of a subjective nature such as opinions or expectations.

Interviewers are also important, since their attitude and the way in which they explain questions can influence responses.

Other problems may arise in connection with interviewees' mental processes, apart from intentional cases that can be linked to under-reporting. The responses to certain questions are influenced by the interviewee's reasoning capability (e.g. for hypothetical questions) or memory (for questions concerning the past). It is also necessary to consider interviewees' knowledge, especially when one person is allowed to respond for another for practical reasons. More general aspects, such as the degree of motivation of the respondents, the time and effort required of them, can also influence the quality of responses⁷⁵.

In the light of these considerations it should therefore be noted that the estimates reported are affected by an additional variability with respect to that of a sampling nature

⁷⁵ See, for example, R. M. Groves and M. P. Couper, *How Survey Design Features Affect Participation, Nonresponse in Household Interview Surveys*, Wiley, 1998, pp. 269-293.

discussed in the previous section insofar as the values recorded may not be the true ones⁷⁶.

The reliability of quantities that change over time can be evaluated using Heise's method⁷⁷. Provided at least three observations taken on the same panel units are available and subject to some hypotheses concerning the movements of the variables over time, this makes it possible to separate the actual change in each variable examined from the corresponding measurement error and obtain an estimate of the measure's reliability⁷⁸.

With reference to the main aggregates, the index calculated for the 1998, 2000 and 2002 surveys (Table 9a) shows a higher level of reliability for income, with the index equal to 0.88, than for consumption and wealth, both with an index value of 0.83.

Among the components of income, the quality was higher for pensions and payroll income, with index values of around 0.95. Overall, the results for self-employment income and investment income were less reliable, with index values of respectively 0.81 and 0.78.

Table 9a

Heise's reliability index for the main variables, 1998-2000-2002

Aggregate	Heise's index
Net disposable income	0.88
Net payroll income	0.94
Pensions and net transfers.....	0.94
Net self-employment income.....	0.81
Net investment income.....	0.78
Consumption	0.83
Net wealth.....	0.83

76 See C. Biancotti, G. D'Alessio and A. Neri, *Errori di misura nell'indagine sui bilanci delle famiglie italiane*, forthcoming in Temi di Discussione, Banca d'Italia, Rome.

77 Heise's reliability index can be interpreted as the coefficient of correlation between an incorrect measurement of a variable and a hypothetical correct measurement of the same variable. See D. Heise, "Separating Reliability and Stability in Test-Retest Correlation", *American Sociological Review*, 1969, vol. 34 (1), pp. 93-101.

78 A high index of reliability does not imply that the estimate is not affected by other problems, such as distortion caused by under-reporting. It is sufficient that this be systematic over time for it not to be picked up by Heise's reliability index.

APPENDIX B:
STATISTICAL TABLES

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

Characteristics	Households (*)	Earners	Individuals
Gender			
male	70.6	56.4	48.5
female	29.4	43.6	51.5
Age			
up to 30 years	6.5	13.3	33.7
31 to 40	20.3	19.2	15.9
41 to 50	21.4	19.4	15.3
51 to 65	24.2	23.0	18.1
over 65	27.7	25.2	17.1
Education			
none	6.9	6.8	14.1
elementary school	25.3	25.4	23.7
middle school	35.2	33.8	33.4
high school	24.2	26.1	23.1
university degree	8.4	8.0	5.7
Branch of activity			
agriculture	3.3	3.9	2.4
industry	21.5	19.9	12.3
public administration.....	15.0	14.9	9.2
other sector	19.0	20.5	12.7
not employed.....	41.2	40.9	63.3
Work status			
Pay roll employed			
blue-collar worker	20.6	21.5	13.4
white-collar worker	19.1	20.8	12.9
cadre and manager.....	4.9	3.6	2.3
total	44.6	45.9	28.6
Self-employed			
Sole proprietor, member of arts or professions	6.2	5.2	3.2
other self-employed	8.0	8.0	5.0
total	14.2	13.2	8.2
Not employed			
retired	38.0	36.6	22.7
other.....	3.3	4.3	40.5
total.....	41.2	40.9	63.3
Household size			
1 member	22.1	13.2	8.2
2 members	26.2	25.6	19.5
3 members	22.1	25.7	24.7
4 members	21.8	25.7	32.5
5 members or more.....	7.7	9.8	15.1
Number of earners			
1 earner	47.8	28.6	38.3
2 earners	40.0	47.9	44.2
3 earners	9.6	17.3	13.1
4 earners or more	2.5	6.2	4.3
Town size			
up to 20,000 inhabitants	46.5	48.4	47.3
from 20,000 to 40,000.....	13.2	13.4	14.1
from 40,000 to 500,000	26.4	25.8	26.2
more than 500,000.....	13.9	12.5	12.4
Geographical area			
North	46.6	49.3	44.7
Centre	19.9	20.1	19.3
South and Islands	33.5	30.5	36.1
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.....	6.4
town outskirts	26.7
between outskirts and town centre	35.4
town centre.....	25.3
other	6.2
Dwelling area	
upscale.....	21.9
run-down	5.9
neither upscale nor run-down.....	72.2
Dwelling rating	
luxury	1.2
upscale.....	14.5
mid-range	58.0
modest	16.0
low-income.....	8.5
very low-income	1.8
Dwelling surface	
up to 60 m ²	16.3
from 60 a 80 m ²	23.1
from 80 a 100 m ²	26.9
from 100 a 120 m ²	14.0
more than 120 m ²	19.7
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.....	10.2	27.9	25.2	27.4	9.3	100.0	3.00
female	50.9	22.3	14.7	8.3	3.8	100.0	1.93
Age							
up to 30 years	15.6	22.5	32.6	21.6	7.6	100.0	2.88
31 to 40	14.9	18.7	29.7	28.0	8.6	100.0	2.99
41 to 50	9.6	12.7	24.8	37.9	15.0	100.0	3.39
51 to 65	14.1	29.3	24.9	23.5	8.2	100.0	2.84
over 65	45.6	40.4	9.6	3.5	1.0	100.0	1.74
Education							
none	57.0	26.5	9.8	4.3	2.4	100.0	1.69
elementary school	33.1	37.3	13.0	10.8	5.8	100.0	2.21
middle school	13.7	21.6	26.1	28.1	10.5	100.0	3.03
high school	14.8	21.9	27.5	27.9	7.9	100.0	2.94
university degree	16.5	24.3	27.5	25.8	5.8	100.0	2.81
Branch of activity							
agriculture	10.3	14.7	23.8	37.0	14.2	100.0	3.36
industry	9.5	16.2	29.6	33.0	11.7	100.0	3.25
public administration	12.1	16.1	28.8	32.0	10.9	100.0	3.15
other sector	13.2	20.4	26.9	29.6	9.8	100.0	3.06
not employed	37.4	38.7	13.4	7.5	3.0	100.0	2.01
Work status							
Employee							
blue-collar worker	13.1	16.4	26.4	32.5	11.6	100.0	3.17
white-collar worker	11.5	19.4	30.6	28.8	9.7	100.0	3.08
cadre and manager	10.4	17.8	30.0	35.6	6.3	100.0	3.11
total	12.1	17.9	28.6	31.3	10.2	100.0	3.12
Self-employed							
Sole proprietor, member of arts or professions.....	12.0	18.1	23.2	36.7	10.1	100.0	3.18
other self-employed	7.1	14.8	30.2	31.4	16.4	100.0	3.40
total	9.2	16.3	27.1	33.7	13.6	100.0	3.31
Not employed							
retired	36.8	40.4	13.6	7.1	2.1	100.0	1.98
other	44.6	18.4	10.9	12.6	13.5	100.0	2.33
total	37.4	38.7	13.4	7.5	3.0	100.0	2.01
Number of earners							
1 earner	46.3	20.0	13.2	14.6	6.0	100.0	2.15
2 earners	-	41.6	27.0	25.2	6.2	100.0	2.97
3 earners	-	-	51.7	34.9	13.4	100.0	3.66
4 earners or more	-	-	-	57.1	42.9	100.0	4.64
Town size							
up to 20,000 inhabitants	20.5	25.9	22.9	22.9	7.8	100.0	2.74
from 20,000 to 40,000	17.9	24.5	22.6	25.5	9.5	100.0	2.86
from 40,000 to 500,000.....	23.1	26.8	21.0	21.1	7.9	100.0	2.67
more than 500,000	29.8	27.8	21.0	15.9	5.4	100.0	2.40
Geographical area							
North	22.1	28.9	25.5	18.3	5.3	100.0	2.58
Centre	26.0	24.0	21.0	22.6	6.4	100.0	2.61
South and Islands	19.9	23.8	18.2	26.3	11.8	100.0	2.89
Total	22.1	26.2	22.1	21.8	7.7	100.0	2.69

(*) 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.....	42.1	44.7	10.6	2.6	100.0	1.74
female.....	61.7	28.6	7.3	2.4	100.0	1.51
Age						
up to 30 years.....	33.0	35.6	25.0	6.4	100.0	2.06
31 to 40.....	47.0	42.1	9.0	2.0	100.0	1.66
41 to 50.....	41.5	46.7	9.3	2.4	100.0	1.73
51 to 65.....	42.0	41.2	12.9	4.0	100.0	1.79
over 65.....	61.9	33.3	4.1	0.7	100.0	1.44
Education						
none.....	71.3	23.2	4.6	0.9	100.0	1.35
elementary school.....	57.7	34.4	6.1	1.8	100.0	1.52
middle school.....	46.5	38.8	11.3	3.3	100.0	1.72
high school.....	38.1	47.7	11.5	2.7	100.0	1.79
university degree.....	32.1	53.9	12.2	1.9	100.0	1.84
Branch of activity						
agriculture.....	49.7	30.1	16.4	3.9	100.0	1.76
industry.....	40.9	42.5	12.8	3.8	100.0	1.80
public administration.....	38.3	48.4	12.0	1.3	100.0	1.76
other sector.....	39.1	46.3	11.1	3.5	100.0	1.80
not employed.....	58.8	33.5	5.9	1.7	100.0	1.51
Work status						
Employee						
blue-collar worker.....	46.6	37.8	12.3	3.2	100.0	1.73
white-collar worker.....	34.8	49.4	13.0	2.8	100.0	1.84
cadre and manager.....	32.9	56.6	8.7	1.8	100.0	1.79
total.....	40.0	44.8	12.2	2.9	100.0	1.79
Self-employed						
Sole proprietor, member of arts or professions.....	36.6	50.3	10.6	2.5	100.0	1.79
other self-employed.....	43.5	38.5	13.7	4.3	100.0	1.79
total.....	40.5	43.6	12.3	3.5	100.0	1.79
Not employed						
retired.....	56.6	35.4	6.1	1.9	100.0	1.53
other.....	84.2	11.5	3.9	0.3	100.0	1.20
total.....	58.8	33.5	5.9	1.7	100.0	1.51
Household size						
1 member.....	100.0	.	.	.	100.0	1.00
2 members.....	36.5	63.5	.	.	100.0	1.64
3 members.....	28.6	48.8	22.5	.	100.0	1.94
4 members.....	31.9	46.1	15.4	6.6	100.0	1.97
5 members or more.....	37.1	32.2	16.8	13.9	100.0	2.12
Town size						
up to 20,000 inhabitants.....	44.0	41.7	10.9	3.3	100.0	1.74
from 20,000 to 40,000.....	45.8	41.4	10.6	2.2	100.0	1.69
from 40,000 to 500,000.....	49.9	39.1	9.4	1.7	100.0	1.63
more than 500,000.....	58.9	34.6	4.9	1.6	100.0	1.50
Geographical area						
North.....	40.2	46.1	10.7	3.0	100.0	1.77
Centre.....	47.8	39.2	9.6	3.4	100.0	1.69
South and Islands.....	58.6	32.0	8.2	1.2	100.0	1.52
Total.....	47.8	40.0	9.6	2.5	100.0	1.67

(*) 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	30.190	21.839	194.484	72.3	6.4
female	22.284	16.405	142.290	73.6	6.4
Age					
up to 30 years	28.060	20.325	137.618	72.4	4.9
31 to 40	28.498	20.770	143.723	72.9	5.0
41 to 50	31.471	23.257	189.880	73.9	6.0
51 to 65	33.403	23.522	244.958	70.4	7.3
over 65	19.743	14.643	149.075	74.2	7.6
Education					
none	12.116	9.905	56.302	81.8	4.6
elementary school	18.735	14.605	117.549	78.0	6.3
middle school	26.605	20.027	154.749	75.3	5.8
high school	35.663	25.274	244.460	70.9	6.9
university degree	51.261	32.196	380.569	62.8	7.4
Branch of activity					
agriculture	26.587	18.152	202.862	68.3	7.6
industry	31.148	22.862	175.585	73.4	5.6
public administration.....	33.188	23.692	192.602	71.4	5.8
other sector	35.116	24.738	223.720	70.4	6.4
not employed.....	20.981	15.715	153.675	74.9	7.3
Work status					
Employee					
blue-collar worker	23.148	18.131	82.264	78.3	3.6
white-collar worker	32.205	23.282	179.349	72.3	5.6
cadre and manager.....	52.987	35.674	338.196	67.3	6.4
total	30.293	22.257	151.871	73.5	5.0
Self-employed					
entrepreneur, professional	47.252	31.132	430.535	65.9	9.1
other self-employed	34.810	23.910	267.321	68.7	7.7
total	40.245	27.064	338.613	67.2	8.4
Not employed					
retired	21.911	16.033	159.386	73.2	7.3
other	10.224	12.030	87.600	117.7	8.6
total.....	20.981	15.715	153.675	74.9	7.3
Household size					
1 member	15.011	12.687	93.959	84.5	6.3
2 members	26.344	18.932	182.729	71.9	6.9
3 members	34.553	23.910	216.419	69.2	6.3
4 members	34.115	24.413	220.409	71.6	6.5
5 members or more.....	33.085	24.061	187.811	72.7	5.7
Number of earners					
1 earner	18.270	15.680	127.767	85.8	7.0
2 earners	34.080	23.548	217.683	69.1	6.4
3 earners	43.105	26.546	243.503	61.6	5.6
4 earners or more	53.293	30.326	297.516	56.9	5.6
Household income					
up to €10.000	6.978	8.610	34.441	123.4	4.9
€10.000 - €20.000	14.988	13.832	82.206	92.3	5.5
€20.000 - €30.000.....	24.740	18.897	145.994	76.4	5.9
€30.000 - €40.000.....	34.596	24.804	202.923	71.7	5.9
more than €40.000	60.348	35.892	450.627	59.5	7.5
Town size					
up to 20,000 inhabitants	26.598	19.563	176.844	73.6	6.6
from 20,000 to 40,000	27.759	20.015	173.220	72.1	6.2
from 40,000 to 500,000	29.280	20.941	178.437	71.5	6.1
more than 500,000.....	29.535	21.403	193.889	72.5	6.6
Geographical area					
North	32.774	23.250	219.759	70.9	6.7
Centre	29.355	21.527	181.896	73.3	6.2
South and Islands	20.172	15.303	121.135	75.9	6.0
Total	27.868	20.243	179.156	72.6	6.4

(*) 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.....	15,803	10,437	11,360	12.8	15.7	7.5
female	15,229	10,294	11,077	13.8	15.9	7.7
Age						
up to 18 years.....	13,308	7,509	10,240	20.4	29.9	9.7
from 18 to 30 years	15,034	9,696	10,690	15.1	17.0	10.1
31 to 40	15,809	10,327	11,567	13.8	19.0	6.9
41 to 50	16,014	10,364	11,677	13.3	16.4	6.9
51 to 65	17,664	12,362	12,350	8.8	7.8	6.2
over 65	15,211	11,865	10,770	8.4	4.9	5.9
Education						
none	12,261	7,532	9,332	20.9	25.3	11.5
elementary school	13,149	9,258	9,748	15.8	16.5	9.0
middle school	14,232	9,396	10,627	14.4	18.1	8.5
high school	18,931	12,644	13,219	7.2	9.3	4.3
university degree	26,958	18,389	17,296	2.0	2.0	0.8
Branch of activity						
agriculture	13,925	9,008	9,571	17.2	18.9	8.9
industry	17,046	11,293	12,119	7.5	10.4	4.5
public administration.....	19,279	12,713	13,289	3.8	5.5	2.3
other sector	19,391	13,019	13,202	6.4	8.2	4.4
not employed	13,936	9,356	10,398	17.0	19.8	9.6
Work status						
Employee						
blue-collar worker	13,533	8,972	10,066	11.5	14.1	6.4
white-collar worker	19,303	12,756	13,219	2.5	3.8	2.8
cadre and manager.....	28,403	19,072	18,496	0.9	2.2	0.2
total	17,317	11,481	12,158	6.6	8.5	4.3
Self-employed						
entrepreneur, professional.....	25,897	17,712	16,976	2.5	4.9	1.2
other self-employed	18,412	12,015	12,468	11.2	14.2	5.7
total	21,347	14,249	14,236	7.8	10.6	3.9
Not employed						
Retired	15,840	12,050	11,154	7.4	4.5	5.9
other	12,868	7,845	9,975	22.4	28.3	11.7
Total	13,936	9,356	10,398	17.0	19.8	9.6
Household size						
1 member	15,011	15,011	12,687	10.6	3.6	3.1
2 members	17,587	13,172	12,641	7.6	5.2	4.1
3 members	17,886	11,518	12,403	7.8	8.7	5.7
4 members	14,490	8,529	10,417	13.8	19.4	7.4
5 members or more.....	11,402	6,266	8,347	29.8	40.1	18.2
Number of earners						
1 earner	11,528	8,483	9,969	27.2	31.9	11.7
2 earners	17,710	11,467	12,267	5.6	6.8	4.8
3 earners	18,539	11,761	11,445	2.6	3.7	6.5
4 earners or more	19,026	11,476	10,796	1.3	1.6	4.1
Household income						
up to 20 million lire	4,582	3,811	5,934	77.7	64.7	38.8
from 20 to 40 million.....	8,940	6,573	8,342	27.4	36.8	9.5
from 40 to 60 million.....	13,079	8,879	10,036	0.3	4.5	5.3
from 60 to 80 million.....	16,920	10,927	12,205	0.0	0.4	2.6
more than 80 million	27,939	17,905	16,651	0.0	0.0	1.4
Town size						
up to 20,000 inhabitants	14,726	9,713	10,821	12.1	15.1	6.5
from 20,000 to 40,000	14,707	9,690	10,591	14.5	19.4	7.1
from 40,000 to 500,000.....	16,277	10,971	11,567	15.0	16.4	10.1
more than 500,000	17,775	12,321	12,678	12.8	12.9	7.0
Geographical area						
North	18,884	12,710	13,362	3.5	5.6	2.0
Centre	16,743	11,267	12,113	6.9	7.9	2.9
South and Islands	10,667	6,973	8,075	28.8	32.7	17.1
Total	15,508	10,363	11,215	13.3	15.8	7.6

(*) 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	25,136	18,100
female	17,012	13,800
Age		
up to 30 years	25,590	18,000
31 to 40	25,262	17,844
41 to 50	28,086	20,400
51 to 65	27,146	19,200
over 65	15,562	12,000
Education		
none	10,280	9,000
elementary school	16,046	12,700
middle school	24,000	17,756
high school	32,305	21,970
university degree	42,724	27,110
Branch of activity		
agriculture	21,624	14,460
industry	27,138	19,900
public administration.....	29,900	20,260
other sector	29,042	20,550
not employed.....	16,870	12,900
Work status		
Employee		
blue-collar worker	21,390	15,940
white-collar worker	30,150	20,950
cadre and manager.....	44,190	30,000
total	26,800	18,920
Self-employed		
Sole proprietor, member of arts or professions	39,081	26,400
other self-employed	28,176	20,790
total	32,572	22,800
Not employed		
retired	17,746	13,200
other	7,553	9,600
total.....	16,870	12,900
Household size		
1 member	12,810	11,040
2 members	21,750	15,900
3 members	30,241	20,900
4 members	29,690	21,000
5 members or more.....	28,546	20,400
Number of earners		
1 earner	15,388	13,250
2 earners	29,690	20,450
3 earners	39,219	23,500
4 earners or more	50,246	27,600
Household income		
up to €10.000	7,700	7,800
€10.000 - €20.000	15,000	12,850
€20.000 - €30.000.....	24,646	18,000
€30.000 - €40.000.....	34,508	23,800
more than €40.000	51,460	31,700
Town size		
up to 20,000 inhabitants	22,641	16,572
from 20,000 to 40,000.....	22,463	16,800
from 40,000 to 500,000	23,852	17,600
more than 500,000	23,234	17,500
Geographical area		
North	27,790	20,100
Centre	24,196	18,200
South and Islands	16,349	13,200
Total	22,989	16,800

(*) 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	1.9	1.5	3.8	5.2	7.6	8.7	7.5	6.9	6.6	12.1	9.3	7.7	21.2	100.0
female	3.6	6.9	11.6	10.8	10.6	7.7	5.1	6.4	4.2	8.7	6.5	5.6	12.3	100.0
Age														
up to 30 years	3.5	1.5	6.6	5.7	7.3	6.9	3.0	8.4	5.6	13.2	12.6	6.8	18.8	100.0
31 to 40	2.8	1.2	2.2	5.2	7.7	12.1	6.0	5.9	6.2	14.1	10.4	8.4	17.8	100.0
41 to 50	2.7	1.1	4.0	3.0	5.8	7.9	5.8	6.2	6.1	12.0	11.9	9.2	24.2	100.0
51 to 65	2.1	2.0	3.5	4.5	6.5	6.0	7.3	7.4	5.4	11.1	7.9	9.3	27.0	100.0
over 65	1.9	7.2	12.8	13.4	13.1	8.4	8.6	6.7	5.9	7.8	3.9	2.8	7.5	100.0
Education														
none	6.3	16.5	23.4	16.7	15.2	6.5	4.8	3.7	2.6	1.9	0.8	0.2	1.3	100.0
elementary school	2.9	5.2	10.2	13.0	13.9	10.8	8.9	8.1	6.3	9.0	4.3	2.0	5.3	100.0
middle school	2.7	1.3	4.3	4.5	8.0	9.1	8.0	8.0	7.4	14.6	11.0	7.6	13.7	100.0
high school	0.7	0.4	1.3	3.1	3.8	6.5	5.1	5.8	5.2	12.1	11.6	12.0	32.1	100.0
university degree	1.3	0.3	0.9	0.9	2.0	5.3	1.8	2.4	2.8	8.0	7.7	11.9	54.9	100.0
Branch of activity														
agriculture	1.1	4.5	8.0	10.6	7.8	13.3	2.1	5.6	10.5	10.9	9.0	2.2	14.3	100.0
industry	1.0	0.9	2.0	4.1	8.0	8.0	7.2	7.1	6.4	12.7	10.6	10.3	21.6	100.0
public administration.....	0.2	0.3	2.0	2.4	5.0	9.1	6.8	6.5	4.3	13.8	11.7	11.5	26.3	100.0
other sector	0.8	0.7	3.9	3.9	5.8	8.0	4.2	6.6	5.5	12.5	11.6	7.7	28.8	100.0
not employed.....	4.8	6.2	10.6	10.9	11.3	8.2	8.1	6.7	6.0	8.7	4.7	4.0	9.9	100.0
Work status														
Employee														
blue-collar worker	1.1	1.8	6.0	7.2	11.0	10.9	6.9	8.7	8.8	13.4	9.6	7.0	7.6	100.0
white-collar worker .....	.	0.2	1.4	1.1	4.2	9.3	7.0	6.0	4.5	15.4	13.1	12.4	25.2	100.0
cadre and manager.....	.	0.0	0.3	1.0	0.8	3.7	2.2	4.6	1.3	7.4	7.6	12.1	58.9	100.0
total	0.5	0.9	3.4	3.9	7.0	9.4	6.4	7.1	6.1	13.6	10.9	9.9	20.7	100.0
Self-employed														
entrepreneur, professional.	0.1	.	0.3	3.7	1.5	7.2	1.2	2.7	3.7	10.7	12.0	8.8	48.2	100.0
other self-employed	2.6	1.3	2.4	4.7	7.9	4.8	6.3	7.7	5.6	9.8	11.6	6.5	28.7	100.0
total	1.5	0.7	1.5	4.3	5.1	5.9	4.1	5.5	4.8	10.2	11.8	7.5	37.2	100.0
Not employed														
retired	1.5	6.0	10.3	11.1	11.8	8.4	8.6	7.1	6.3	9.3	5.0	4.2	10.4	100.0
other	42.2	7.7	14.0	9.0	5.7	4.8	2.1	2.9	2.7	1.9	1.3	1.6	4.0	100.0
total.....	4.8	6.2	10.6	10.9	11.3	8.2	8.1	6.7	6.0	8.7	4.7	4.0	9.9	100.0
Household size														
1 member	4.9	9.6	17.2	16.2	13.3	12.1	6.3	5.7	3.9	5.2	2.1	1.5	1.9	100.0
2 members	1.4	1.8	4.4	6.0	10.9	8.8	9.9	8.9	7.3	13.0	7.8	6.3	13.6	100.0
3 members	0.9	0.7	2.5	3.0	4.8	6.3	5.1	6.5	5.1	13.9	13.2	9.7	28.3	100.0
4 members	2.0	1.0	1.1	3.5	4.6	7.1	5.7	6.0	7.1	12.8	10.4	10.9	27.8	100.0
5 members or more.....	3.9	0.9	4.8	3.7	7.6	6.1	5.5	5.4	5.5	9.2	10.0	7.8	29.7	100.0
Number of earners														
1 earner	4.9	6.2	11.8	12.4	12.4	13.4	8.5	7.4	4.8	6.9	4.1	2.7	4.4	100.0
2 earners	0.1	0.3	1.2	2.1	6.1	4.5	6.4	7.0	7.7	16.1	13.0	10.8	24.8	100.0
3 earners .....	.	.	0.2	0.8	1.1	1.7	1.5	2.8	4.7	13.5	11.6	14.2	47.9	100.0
4 earners or more	0.5	.	.	.	.	0.7	0.2	3.5	2.1	3.9	7.6	4.6	76.9	100.0
Town size														
up to 20,000 inhabitants	2.3	3.1	6.8	7.6	8.5	8.4	6.9	6.0	6.4	10.8	8.8	6.7	17.6	100.0
from 20,000 to 40,000 inhab..	1.8	3.0	5.4	6.3	9.5	8.4	7.2	8.5	5.8	12.3	8.6	5.7	17.4	100.0
from 40,000 to 500,000 inhab.	2.6	3.1	5.3	6.3	7.9	7.6	6.5	7.4	5.7	10.6	8.1	8.0	20.9	100.0
more than 500,000 inhab.	2.9	3.0	5.9	5.9	8.5	9.7	6.6	6.0	4.5	12.1	7.8	8.2	18.7	100.0
Geographical area														
North	0.7	1.4	3.2	5.1	6.1	7.1	5.9	6.0	6.7	12.8	11.1	8.4	25.4	100.0
Centre	1.4	1.4	4.3	5.9	8.2	8.9	8.2	8.5	4.8	11.6	8.7	8.9	19.2	100.0
South and Islands	5.3	6.4	11.2	9.8	12.0	9.8	7.1	6.7	5.4	8.6	4.7	4.2	8.8	100.0
Total	2.4	3.1	6.1	6.8	8.5	8.4	6.8	6.7	5.9	11.1	8.5	7.1	18.6	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 (*)	Pay roll Employment	Self- employment	Transfers	Property	Total	Pay roll Employment	Self- employment	Transfers	Property	Total
Gender										
male.....	12,237	5,066	6,413	6,474	30,190	40.5	16.8	21.2	21.4	100.0
female	8,163	2,210	7,038	4,873	22,284	36.6	9.9	31.6	21.9	100.0
Age										
up to 30 years	13,860	5,209	4,629	4,361	28,060	49.4	18.6	16.5	15.5	100.0
31 to 40	15,909	5,310	2,224	5,055	28,498	55.8	18.6	7.8	17.7	100.0
41 to 50	17,805	6,364	1,385	5,917	31,471	56.6	20.2	4.4	18.8	100.0
51 to 65	11,803	5,214	8,424	7,962	33,403	35.3	15.6	25.2	23.8	100.0
over 65	918	692	12,695	5,438	19,743	4.6	3.5	64.3	27.5	100.0
Education										
none	1,228	50	8,449	2,389	12,116	10.1	0.4	69.7	19.7	100.0
elementary school	3,483	1,436	9,425	4,391	18,735	18.6	7.7	50.3	23.4	100.0
middle school	12,045	4,584	4,945	5,031	26,605	45.3	17.2	18.6	18.9	100.0
high school	16,447	6,044	5,367	7,804	35,663	46.1	16.9	15.1	21.9	100.0
university degree	22,152	9,370	6,996	12,743	51,261	43.2	18.3	13.6	24.9	100.0
Branch of activity										
agriculture	10,263	9,238	2,720	4,366	26,587	38.6	34.7	10.2	16.4	100.0
industry	17,275	5,682	2,194	5,998	31,148	55.5	18.2	7.0	19.3	100.0
public administration	23,258	1,776	1,753	6,400	33,188	70.1	5.4	5.3	19.3	100.0
other sector	14,868	11,392	2,091	6,765	35,116	42.3	32.4	6.0	19.3	100.0
not employed.....	1,649	653	13,038	5,641	20,981	7.9	3.1	62.1	26.9	100.0
Work status										
Employee										
blue-collar worker	17,400	408	1,830	3,511	23,148	75.2	1.8	7.9	15.2	100.0
white-collar worker	22,788	948	2,444	6,024	32,205	70.8	2.9	7.6	18.7	100.0
cadre and manager.....	37,381	2,343	1,452	11,811	52,987	70.5	4.4	2.7	22.3	100.0
total	21,894	851	2,052	5,496	30,293	72.3	2.8	6.8	18.1	100.0
Self-employed										
entrepreneur, professional.....	5,226	28,837	2,170	11,019	47,252	11.1	61.0	4.6	23.3	100.0
other self-employed	3,508	22,348	2,146	6,809	34,810	10.1	64.2	6.2	19.6	100.0
total	4,258	25,183	2,156	8,648	40,245	10.6	62.6	5.4	21.5	100.0
Not employed										
retired	1,659	658	13,792	5,802	21,911	7.6	3.0	62.9	26.5	100.0
other	1,536	598	4,316	3,775	10,224	15.0	5.8	42.2	36.9	100.0
total	1,649	653	13,038	5,641	20,981	7.9	3.1	62.1	26.9	100.0
Household size										
1 member	3,606	1,116	6,326	3,963	15,011	24.0	7.4	42.1	26.4	100.0
2 members	6,612	3,054	10,303	6,376	26,344	25.1	11.6	39.1	24.2	100.0
3 members	15,266	5,545	6,455	7,287	34,553	44.2	16.0	18.7	21.1	100.0
4 members	17,716	6,403	3,550	6,446	34,115	51.9	18.8	10.4	18.9	100.0
5 members or more	16,418	7,212	3,798	5,657	33,085	49.6	21.8	11.5	17.1	100.0
Number of earners										
1 earner	5,734	2,523	5,152	4,861	18,270	31.4	13.8	28.2	26.6	100.0
2 earners	14,648	5,338	7,119	6,974	34,080	43.0	15.7	20.9	20.5	100.0
3 earners	18,669	6,592	10,468	7,376	43,105	43.3	15.3	24.3	17.1	100.0
4 earners or more	25,385	9,934	10,923	7,051	53,293	47.6	18.6	20.5	13.2	100.0
Household income										
up to €10.000	1,405	260	4,040	1,273	6,978	20.1	3.7	57.9	18.2	100.0
€10.000 - €20.000	5,215	989	5,822	2,962	14,988	34.8	6.6	38.8	19.8	100.0
€20.000 - €30.000.....	10,024	2,403	7,350	4,963	24,740	40.5	9.7	29.7	20.1	100.0
€30.000 - €40.000.....	16,672	4,644	6,387	6,892	34,596	48.2	13.4	18.5	19.9	100.0
more than €40.000	23,171	13,987	8,671	14,520	60,348	38.4	23.2	14.4	24.1	100.0
Town size										
up to 20,000 inhabitants	10,437	3,952	6,637	5,571	26,598	39.2	14.9	25.0	20.9	100.0
from 20,000 to 40,000.....	10,203	5,051	6,685	5,821	27,759	36.8	18.2	24.1	21.0	100.0
from 40,000 to 500,000.....	11,481	5,075	6,495	6,227	29,280	39.2	17.3	22.2	21.3	100.0
more than 500,000.....	13,015	2,754	6,568	7,198	29,535	44.1	9.3	22.2	24.4	100.0
Geographical area										
North	12,945	5,275	6,990	7,564	32,774	39.5	16.1	21.3	23.1	100.0
Centre	11,486	4,347	7,054	6,467	29,355	39.1	14.8	24.0	22.0	100.0
South and Islands	8,131	2,702	5,778	3,561	20,172	40.3	13.4	28.6	17.7	100.0
Total	11,041	4,228	6,596	6,004	27,868	39.6	15.2	23.7	21.5	100.0

(*) 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	15,061	27.1	10,258
from 1 st to 2 nd decile	20,306	15.9	17,536
from 2 nd to 3 rd decile	25,173	12.3	22,682
from 3 rd to 4 th decile	29,858	10.2	27,465
from 4 th to 5 th decile	34,870	8.6	32,198
from 5 th to 6 th decile	40,194	7.5	37,271
from 6 th to 7 th decile	46,998	6.4	43,473
from 7 th to 8 th decile	57,936	5.3	51,939
from 8 th to 9 th decile	80,180	4.2	67,045
over the 9 th decile	-	2.5	112,229

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	9,500	2.3	6,536
from 1 st to 2 nd decile	13,000	4.1	11,318
from 2 nd to 3 rd decile	15,902	5.2	14,411
from 3 rd to 4 th decile	19,200	6.2	17,438
from 4 th to 5 th decile	22,986	7.6	21,050
from 5 th to 6 th decile	27,253	9.0	25,101
from 6 th to 7 th decile	32,305	10.6	29,616
from 7 th to 8 th decile	38,852	12.7	35,414
from 8 th to 9 th decile	50,287	15.8	43,909
over the 9 th decile	-	26.5	73,831

Table C5

Income distribution of households: comparison between 2000 and 2002
(percentages)

Fifths of households in 2000	Fifths of households in 2002					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	68.1	21.1	8.2	1.8	0.8	100.0
from 1 st to 2 nd quintile	22.5	45.3	20.5	9.8	1.9	100.0
from 2 nd to 3 rd quintile	6.0	22.8	42.7	20.5	8.1	100.0
from 3 rd to 4 th quintile.....	2.5	8.3	22.8	43.5	22.9	100.0
over the 4 th quintile	0.9	2.5	5.7	24.5	66.4	100.0
Total	20.0	20.0	20.0	20.0	20.0	100.0

Table C6

Income distribution of households: comparison between 2000 and 2002 (*)
(percentages)

Fifths of households in 2000	Fifths of households in 2002					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	70.9	19.7	7.7	1.0	0.7	100.0
from 1 st to 2 nd quintile	22.1	48.3	20.7	7.5	1.4	100.0
from 2 nd to 3 rd quintile	5.4	23.5	45.2	20.0	5.9	100.0
from 3 rd to 4 th quintile.....	1.3	6.9	21.8	48.4	21.5	100.0
over the 4 th quintile	0.4	1.7	4.4	23.1	70.5	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 pay roll employment	Income from self-employ.	Labour income	Transfers	Labour income and transfers	Property income	Individual income
Gender							
male	15,250	18,929	16,510	10,584	15,173	6,870	19,455
female	12,226	13,817	12,624	7,776	10,572	5,474	13,066
Age							
up to 30 years	10,055	14,278	10,692	3,471	10,124	3,457	10,632
31 to 40	13,957	17,519	14,972	2,102	14,748	5,179	17,433
41 to 50	15,401	18,463	16,382	3,960	16,091	6,342	19,777
51 to 65	16,765	18,345	17,531	10,862	14,711	7,999	20,037
over 65	-	14,033	15,297	9,557	9,929	5,952	13,797
Education							
none	7,613	10,567	7,840	6,950	7,162	2,819	8,678
elementary school	10,532	12,211	11,197	8,519	9,419	5,014	12,481
middle school	12,383	16,108	13,327	9,344	12,974	5,352	15,922
high school	14,831	18,594	15,850	11,985	15,771	8,548	20,046
university degree	20,709	25,228	22,768	17,358	22,482	12,369	28,936
Branch of activity							
agriculture	8,169	16,275	10,854	2,555	11,416	4,695	13,429
industry	13,932	18,690	15,014	2,436	15,116	6,473	18,117
public administration	16,018	17,230	16,368	1,540	16,417	6,578	19,738
other sector	13,669	17,844	15,464	2,678	15,601	6,611	18,601
not employed.....	-	-	-	9,788	9,940	6,286	14,193
Work status							
Employee							
blue-collar worker	11,380	-	11,405	1,799	11,550	3,664	13,098
white-collar worker	14,926	-	15,011	2,358	15,078	6,000	17,703
cadre and manager.....	26,947	-	27,742	-2,881	27,676	11,953	35,035
total	14,214	-	14,327	1,782	14,418	5,610	16,912
Self-employed							
entrepreneur, professional.....	-	22,274	22,554	6,112	22,906	11,223	29,763
other self-employed	-	15,629	15,730	3,566	15,956	6,902	19,495
total	-	18,235	18,406	4,507	18,681	8,780	23,521
Not employed							
retired	-	-	-	10,171	10,425	6,326	14,392
other	-	-	-	4,933	5,089	6,131	12,515
total	-	-	-	9,788	9,940	6,286	14,193
Household size							
1 member	14,497	17,157	15,368	8,650	11,341	4,306	15,011
2 members	14,194	18,818	15,508	9,598	12,246	6,731	16,109
3 members	14,530	18,170	15,540	9,412	14,094	7,546	17,820
4 members	13,899	16,626	14,776	8,809	14,119	6,720	17,350
5 members or more	12,639	16,710	13,806	8,459	13,084	6,352	15,573
Number of earners							
1 earner	15,038	19,527	16,410	9,717	13,741	5,333	18,270
2 earners	14,604	17,306	15,495	9,023	13,553	7,167	17,040
3 earners	12,273	16,435	13,213	8,693	11,910	7,539	14,368
4 earners or more	11,074	13,945	11,858	8,538	11,148	7,373	12,848
Town size							
up to 20,000 inhabitants	13,369	15,525	14,041	8,345	12,128	5,810	15,280
from 20,000 to 40,000.....	13,269	19,557	14,978	9,170	13,003	6,124	16,383
from 40,000 to 500,000.....	14,129	20,322	15,983	9,823	14,246	6,700	17,946
more than 500,000.....	16,622	16,376	16,679	11,864	15,200	7,882	19,727
Geographical area							
North	14,907	18,677	16,036	9,823	14,265	7,810	18,512
Centre	14,257	19,128	15,531	9,846	13,628	6,701	17,338
South and Islands	12,217	13,934	12,796	7,954	11,071	3,973	13,250
Total	14,013	17,486	15,030	9,193	13,169	6,362	16,669

(*) A minus sign indicates the value is significant.

Composition of household consumption
(euros, percentages)

Characteristics (*)	Durables	Non-durables	Household consumption	Durables	Non-durables	Household consumption
Gender						
male	1,879	19,960	21,839	8.6	91.4	100.0
female	959	15,445	16,405	5.8	94.2	100.0
Age						
up to 30 years	2,505	17,821	20,325	12.3	87.7	100.0
31 to 40	2,062	18,708	20,770	9.9	90.1	100.0
41 to 50	2,001	21,255	23,257	8.6	91.4	100.0
51 to 65	1,938	21,584	23,522	8.2	91.8	100.0
over 65	477	14,167	14,643	3.3	96.7	100.0
Education						
none	129	9,776	9,905	1.3	98.7	100.0
elementary school	723	13,881	14,605	5.0	95.0	100.0
middle school	1,739	18,288	20,027	8.7	91.3	100.0
high school	2,269	23,004	25,274	9.0	91.0	100.0
university degree	3,052	29,144	32,196	9.5	90.5	100.0
Branch of activity						
agriculture	1,762	16,390	18,152	9.7	90.3	100.0
industry	2,333	20,529	22,862	10.2	89.8	100.0
public administration.....	2,115	21,576	23,692	8.9	91.1	100.0
other sector	2,466	22,273	24,738	10.0	90.0	100.0
not employed.....	639	15,075	15,715	4.1	95.9	100.0
Work status						
Employee						
blue-collar worker	1,588	16,543	18,131	8.8	91.2	100.0
white-collar worker	2,106	21,176	23,282	9.0	91.0	100.0
cadre and manager.....	4,185	31,489	35,674	11.7	88.3	100.0
total	2,094	20,163	22,257	9.4	90.6	100.0
Self-employed						
Sole proprietor, member of arts or professions	3,991	27,141	31,132	12.8	87.2	100.0
other self-employed	2,053	21,857	23,910	8.6	91.4	100.0
total	2,900	24,165	27,064	10.7	89.3	100.0
Not employed						
retired	675	15,357	16,033	4.2	95.8	100.0
other	218	11,812	12,030	1.8	98.2	100.0
total.....	639	15,075	15,715	4.1	95.9	100.0
Household size						
1 member	684	12,003	12,687	5.4	94.6	100.0
2 members	1,460	17,472	18,932	7.7	92.3	100.0
3 members	2,245	21,665	23,910	9.4	90.6	100.0
4 members	1,934	22,479	24,413	7.9	92.1	100.0
5 members or more.....	2,020	22,041	24,061	8.4	91.6	100.0
Number of earners						
1 earner	961	14,719	15,680	6.1	93.9	100.0
2 earners	2,133	21,414	23,548	9.1	90.9	100.0
3 earners	2,304	24,242	26,546	8.7	91.3	100.0
4 earners or more	2,922	27,403	30,326	9.6	90.4	100.0
Household income						
up to €10.000	215	8,395	8,610	2.5	97.5	100.0
€10.000 - €20.000	778	13,054	13,832	5.6	94.4	100.0
€20.000 - €30.000	1,323	17,575	18,897	7.0	93.0	100.0
€30.000 - €40.000.....	2,333	22,470	24,804	9.4	90.6	100.0
more than €40.000	3,596	32,296	35,892	10.0	90.0	100.0
Town size						
up to 20,000 inhabitants	1,620	17,943	19,563	8.3	91.7	100.0
from 20,000 to 40,000.....	1,531	18,484	20,015	7.6	92.4	100.0
from 40,000 to 500,000.....	1,749	19,192	20,941	8.4	91.6	100.0
more than 500,000.....	1,376	20,026	21,403	6.4	93.6	100.0
Geographical area						
North	2,065	21,185	23,250	8.9	91.1	100.0
Centre	1,802	19,726	21,527	8.4	91.6	100.0
South and Islands	860	14,443	15,303	5.6	94.4	100.0
Total	1,609	18,634	20,243	7.9	92.1	100.0

(*) 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	17.5	4.9	3.2	2.2	2.3	6.7	8.2	14.3	10.1	30.5	100.0
female	24.6	5.1	3.9	3.2	3.1	8.9	8.8	12.2	9.7	20.5	100.0
Age											
up to 30 years	30.7	7.6	2.5	2.6	2.6	5.5	6.6	12.7	7.9	21.3	100.0
31 to 40	25.1	5.9	4.8	2.1	2.2	5.1	7.1	14.8	10.2	22.8	100.0
41 to 50	19.9	4.9	3.5	2.5	1.6	6.4	8.4	12.7	9.1	31.0	100.0
51 to 65	12.3	2.9	2.2	1.6	1.9	6.8	7.3	14.5	12.1	38.2	100.0
over 65	18.9	5.6	3.5	3.4	4.1	10.5	10.8	13.1	9.3	20.7	100.0
Education											
none	35.4	7.1	5.9	8.6	5.0	17.9	6.5	7.6	2.2	3.8	100.0
elementary school	21.4	4.6	3.0	2.7	3.5	10.5	12.3	16.6	10.3	15.2	100.0
middle school	22.5	5.4	4.0	1.7	2.8	5.8	8.7	15.0	10.0	24.1	100.0
high school	13.7	4.9	2.6	2.0	1.3	4.4	5.9	12.1	11.6	41.5	100.0
university degree	5.1	3.0	2.1	1.3	0.3	3.7	4.5	9.3	11.5	59.1	100.0
Branch of activity											
agriculture	20.1	2.3	9.1	3.7	3.1	2.3	3.3	14.4	14.5	27.2	100.0
industry	22.5	4.4	3.8	2.8	1.9	5.5	8.3	13.8	10.5	26.4	100.0
public administration	17.8	6.4	2.5	1.5	2.9	6.3	7.1	12.1	11.1	32.2	100.0
other sector	19.1	5.6	3.0	1.7	0.8	5.3	6.3	14.5	8.5	35.1	100.0
not employed.....	18.8	4.7	3.3	2.9	3.5	9.9	10.3	13.8	9.7	23.1	100.0
Work status											
Employee											
blue-collar worker	36.6	5.3	4.6	3.3	2.4	5.9	9.2	12.8	7.6	12.2	100.0
white-collar worker.....	14.9	7.4	3.2	1.9	1.9	5.2	6.5	15.6	14.4	29.0	100.0
cadre and manager.....	6.9	3.2	2.2	1.9	2.6	4.5	3.9	9.7	7.3	57.7	100.0
total	24.1	6.0	3.7	2.5	2.2	5.5	7.5	13.7	10.5	24.4	100.0
Self-employed											
Sole proprietor, member of arts or professions.....	6.1	1.4	3.3	0.9	0.7	3.9	3.9	8.6	8.9	62.1	100.0
other self-employed	8.7	3.6	2.3	1.1	0.9	6.7	7.4	17.4	10.0	42.0	100.0
total	7.6	2.6	2.7	1.0	0.8	5.5	5.9	13.5	9.5	50.8	100.0
Not employed											
retired	16.9	4.8	3.3	2.9	3.5	10.3	10.6	14.0	9.7	24.0	100.0
other	41.0	3.7	3.4	2.1	3.4	6.0	7.4	11.2	9.9	11.8	100.0
total	18.8	4.7	3.3	2.9	3.5	9.9	10.3	13.8	9.7	23.1	100.0
Household size											
1 member	31.7	7.2	3.5	3.7	2.9	9.5	9.7	11.7	7.4	12.6	100.0
2 members	16.8	4.6	3.4	2.1	3.0	7.8	9.9	13.6	10.8	28.0	100.0
3 members	13.1	4.7	3.4	1.6	2.2	5.9	6.5	16.7	11.3	34.7	100.0
4 members	15.8	3.9	3.1	2.3	2.0	6.3	8.4	13.8	10.7	33.5	100.0
5 members or more	22.9	3.9	4.2	2.9	2.1	6.7	5.1	10.9	9.1	32.1	100.0
Number of earners											
1 earner	28.0	6.0	3.7	2.8	3.1	9.0	9.3	12.3	8.6	17.2	100.0
2 earners	12.1	4.4	2.9	2.2	2.1	5.9	8.3	15.2	11.0	36.0	100.0
3 earners	12.0	3.1	4.6	2.1	1.3	5.5	5.6	14.4	11.6	39.7	100.0
4 earners or more	6.8	2.7	1.0	1.8	5.0	3.4	5.6	13.1	15.9	44.8	100.0
Town size											
up to 20,000 inhabitants	17.0	4.5	3.9	3.0	3.2	9.0	9.5	13.6	9.8	26.5	100.0
from 20,000 to 40,000.....	17.9	5.2	2.1	2.6	2.8	7.5	9.6	15.6	11.7	25.0	100.0
from 40,000 to 500,000.....	21.4	4.9	3.0	2.2	1.8	5.9	6.1	13.1	11.4	30.2	100.0
more than 500,000.....	25.9	6.9	3.9	1.1	1.3	4.2	7.9	13.5	6.7	28.6	100.0
Geographical area											
North	16.9	4.6	2.9	1.7	1.7	4.9	8.2	13.4	11.4	34.4	100.0
Centre	17.3	6.1	3.4	1.5	1.7	7.5	8.3	13.8	10.9	29.5	100.0
South and Islands	24.6	4.9	4.2	4.1	4.1	10.6	8.8	14.1	7.7	16.9	100.0
Total	19.5	5.0	3.4	2.5	2.5	7.3	8.4	13.7	10.0	27.6	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.....	104,900	8,000	121,300	115,000
female	71,000	5,000	80,659	78,500
Age				
up to 30 years	68,100	5,000	71,893	70,000
31 to 40	88,500	6,500	102,500	95,000
41 to 50	106,000	9,000	123,000	111,000
51 to 65	134,500	10,000	153,000	151,000
over 65	75,000	5,000	82,236	82,000
Education				
none	30,000	500	30,500	30,500
elementary school	75,500	4,105	83,169	82,000
middle school	94,000	7,000	103,859	98,150
high school	151,000	12,500	172,934	163,500
university degree	203,000	22,408	244,000	236,000
Branch of activity				
agriculture	113,485	4,513	120,985	120,985
industry	100,500	7,413	108,500	102,000
public administration	121,000	9,500	135,000	119,500
other sector	120,000	10,561	136,696	126,339
not employed.....	80,300	5,000	91,500	90,136
Work status				
Employee				
blue-collar worker	40,000	4,000	50,000	41,000
white-collar worker	121,500	9,500	140,000	130,800
cadre and manager.....	203,000	25,696	250,200	231,000
total	91,500	7,000	103,109	95,500
Self-employed				
Sole proprietor, member of arts or professions.....	240,000	20,000	271,000	261,721
other self-employed	151,000	12,221	166,000	158,000
total	196,000	15,858	215,000	203,000
Not employed				
retired	82,000	6,000	95,798	94,700
other	32,000	0	40,000	40,000
total	80,300	5,000	91,500	90,136
Household size				
1 member	43,000	4,000	52,000	51,000
2 members	97,000	8,000	107,426	105,434
3 members	125,000	10,000	143,000	135,000
4 members	127,850	8,000	137,500	130,000
5 members or more	110,350	6,000	121,000	110,150
Number of earners				
1 earner	61,500	4,200	70,000	66,500
2 earners	130,000	10,000	147,391	138,147
3 earners	150,000	12,500	167,000	157,000
4 earners or more	161,000	15,000	185,600	180,516
Household income				
up to €10.000	2,000	0	7,591	7,581
€10.000 - €20.000	53,500	3,500	60,500	57,641
€20.000 - €30.000.....	101,600	9,332	115,000	110,540
€30.000 - €40.000.....	151,000	13,215	175,000	159,715
more than €40.000	255,000	31,000	307,000	298,500
Town size				
up to 20,000 inhabitants	94,000	7,500	104,000	100,000
from 20,000 to 40,000.....	100,150	7,000	108,553	104,300
from 40,000 to 500,000.....	105,000	7,000	122,799	113,000
more than 500,000.....	90,500	7,000	102,000	98,000
Geographical area				
North	121,000	11,134	140,500	133,000
Centre	102,000	9,743	114,000	111,000
South and Islands	65,100	2,732	71,700	68,317
Total.....	100,000	7,066	107,789	103,000

(*) 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	146,230	19,028	5,692	170,950	9,028	10,261	19,289
female	109,322	13,975	4,521	127,818	4,976	8,250	13,227
Age							
up to 30 years	100,715	25,658	2,968	129,341	9,050	9,918	18,968
31 to 40	110,208	16,122	4,865	131,195	9,494	10,471	19,966
41 to 50	139,102	30,821	4,023	173,946	10,247	11,498	21,745
51 to 65	186,420	21,916	7,221	215,557	9,525	10,614	20,139
over 65	114,514	2,614	5,647	122,775	3,005	6,788	9,793
Education							
none	41,847	11	1,376	43,234	1,376	3,885	5,261
elementary school	96,211	6,178	2,368	104,756	4,071	6,160	10,232
middle school	115,033	20,995	4,592	140,621	8,418	9,219	17,637
high school	181,556	30,255	7,280	219,091	10,912	13,256	24,168
university degree	283,138	15,189	15,225	313,552	13,251	16,593	29,844
Branch of activity							
agriculture	153,432	40,510	2,517	196,459	6,838	8,393	15,231
industry	126,201	29,967	3,331	159,498	10,207	10,737	20,945
public administration	157,860	6,120	8,906	172,886	9,873	12,551	22,424
other sector	153,434	40,067	6,335	199,836	11,527	11,579	23,106
not employed.....	122,263	2,993	4,877	130,132	4,240	7,288	11,527
Work status							
Employee							
blue-collar worker	72,303	1,332	1,968	75,603	7,137	7,806	14,943
white-collar worker	145,936	11,352	6,997	164,285	10,068	12,219	22,287
cadre and manager.....	254,058	10,049	13,206	277,313	16,157	16,983	33,140
total	123,746	6,583	5,353	135,682	9,380	10,702	20,082
Self-employed							
entrepreneur, professional.....	266,914	117,106	10,233	394,253	15,897	14,898	30,795
other self-employed	165,828	76,290	3,961	246,078	11,540	12,147	23,688
total	209,983	94,118	6,700	310,801	13,444	13,349	26,792
Not employed							
retired	126,297	3,208	4,932	134,437	4,306	7,335	11,642
other	75,580	503	4,245	80,327	3,465	6,740	10,205
total	122,263	2,993	4,877	130,132	4,240	7,288	11,527
Household size							
1 member	74,132	3,029	2,704	79,865	2,893	5,692	8,584
2 members	140,861	8,241	4,700	153,802	6,900	9,730	16,631
3 members	160,835	21,715	8,780	191,330	10,025	11,498	21,524
4 members	161,505	37,575	5,249	204,329	10,941	11,781	22,723
5 members or more	145,674	22,146	5,580	173,400	10,160	9,663	19,823
Number of earners							
1 earner	97,595	8,802	3,928	110,324	5,161	7,921	13,082
2 earners	162,882	22,702	7,085	192,668	9,622	11,480	21,102
3 earners	183,996	31,479	5,243	220,718	11,757	10,455	22,212
4 earners or more	231,032	48,464	5,154	284,650	15,390	11,150	26,540
Real net wealth							
up to €20.000	1,913	229	1,448	3,590	4,347	5,899	10,245
€20.000 - €50.000	23,707	1,315	2,607	27,629	6,244	7,263	13,507
€50.000 - €100.000.....	65,609	2,677	2,231	70,517	5,059	6,805	11,864
€100.000 - €200.000	125,513	5,343	3,406	134,263	7,826	9,785	17,611
more than €200.000	336,452	56,866	13,102	406,420	13,025	15,295	28,320
Town size							
up to 20,000 inhabitants	135,315	20,983	3,638	159,936	7,969	9,104	17,074
from 20,000 to 40,000.....	129,208	17,756	7,148	154,112	8,030	11,958	19,987
from 40,000 to 500,000.....	134,844	14,795	7,329	156,968	8,043	10,718	18,761
more than 500,000.....	142,566	11,075	5,590	159,230	6,828	7,396	14,225
Geographical area							
North	161,270	26,243	4,671	192,184	9,397	10,591	19,989
Centre	145,523	14,018	3,996	163,536	7,693	8,832	16,525
South and Islands	93,434	7,553	7,092	108,079	5,758	8,889	14,647
Total.....	135,391	17,544	5,348	158,283	7,838	9,670	17,508

(*) 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.....	26.2	70.3	14.4	5.1	11.0	1.8
female	32.4	65.9	9.0	3.0	7.3	1.0
Age						
up to 30 years	42.9	55.1	6.9	3.6	7.2	1.8
31 to 40	37.7	58.1	8.7	3.8	6.1	1.6
41 to 50	29.5	66.4	14.0	5.3	10.3	1.0
51 to 65	17.8	79.6	20.6	5.6	13.0	1.9
over 65	25.4	73.0	9.5	3.6	10.3	1.6
Education						
none	39.3	59.6	2.8	0.9	10.3	0.2
elementary school	26.6	72.0	7.8	3.4	12.4	1.7
middle school	33.4	63.3	10.8	4.6	9.1	1.3
high school	23.6	72.7	18.3	5.4	8.9	2.0
university degree	13.5	81.2	28.9	7.7	8.6	2.1
Branch of activity						
agriculture	25.9	71.5	7.3	5.6	33.1	1.3
industry	32.2	64.0	12.5	4.6	8.3	1.6
public administration.....	27.4	67.4	18.0	4.6	9.5	1.8
other sector	31.4	65.4	13.6	6.6	6.4	1.8
not employed	24.7	73.7	11.2	3.3	10.7	1.4
Work status						
Employee						
blue-collar worker	45.1	52.9	6.3	1.3	7.4	1.3
white-collar worker	25.9	70.3	14.1	4.5	8.5	1.6
cadre and manager	18.2	74.5	30.7	6.1	6.5	2.3
total	34.0	62.7	12.3	3.2	7.8	1.5
Self-employed						
Sole proprietor, member of arts or professions	17.7	75.3	25.8	14.1	15.7	3.4
other self-employed	20.2	75.1	13.8	10.1	13.5	1.1
total	19.1	75.2	19.0	11.9	14.4	2.1
Not employed						
retired	22.9	75.4	12.0	3.5	11.3	1.5
other	46.3	53.0	1.9	1.2	3.2	0.2
total.....	24.7	73.7	11.2	3.3	10.7	1.4
Household size						
1 member	40.4	58.1	4.7	2.3	5.4	0.6
2 members	24.9	72.2	13.9	4.3	10.3	1.5
3 members	23.3	73.7	15.7	5.3	10.6	2.6
4 members	23.4	72.6	16.5	6.1	11.6	1.4
5 members or more.....	30.2	65.9	13.4	4.7	14.9	1.7
Number of earners						
1 earner	36.9	60.4	7.7	3.5	7.5	1.0
2 earners	20.4	76.0	16.7	4.9	10.5	1.8
3 earners	19.4	78.9	20.7	7.2	16.1	3.0
4 earners or more	14.3	83.9	17.9	7.9	21.4	2.5
Real net wealth						
up to €20.000	93.4	4.6	1.0	0.3	1.2	0.3
€20.000 - €50.000	36.7	57.6	3.3	1.5	8.3	1.8
€50.000 - €100.000.....	7.2	88.3	4.9	1.6	8.9	0.9
€100.000 - €200.000.....	2.1	95.7	10.0	4.5	13.0	1.7
more than €200.000	1.5	95.8	33.1	10.8	16.1	2.8
Town size						
up to 20,000 inhabitants	23.1	73.3	13.6	5.2	15.7	2.2
from 20,000 to 40,000	26.5	71.2	11.5	4.8	4.9	1.2
from 40,000 to 500,000.....	31.6	66.1	12.0	4.4	6.0	0.9
more than 500,000	39.3	58.1	13.0	1.8	2.8	0.9
Geographical area						
North	26.8	69.8	16.0	5.2	7.7	1.5
Centre	29.1	68.5	13.8	3.0	8.6	1.0
South and Islands	29.2	68.1	7.9	4.5	13.8	2.0
Total	28.0	69.0	12.8	4.5	9.9	1.6

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

Bequests and gifts made and received
(percentages)

Characteristics (*)	received	made	to be received (**)	to be made (**)	Missing answers ("don't know")		received	made	to be receive (***)	to make (***)
					To be received	to be made				
	Percentages of households						Percentages of net wealth			
Gender										
male	24.5	3.9	13.7	63.7	0.7	25.7	20.1	1.6	9.5	71.0
female	20.5	3.2	9.3	49.4	0.4	30.6	36.7	2.7	7.5	70.8
Age										
up to 30 years	11.1	0.0	27.0	51.9	0.9	47.0	11.5	0.0	38.8	88.1
31 to 40	17.6	0.4	26.2	59.0	0.7	40.9	13.2	0.1	26.5	80.8
41 to 50	24.2	0.3	18.7	60.6	0.6	32.2	20.2	0.0	16.7	77.7
51 to 65	27.3	3.9	8.6	63.6	0.6	21.4	25.1	1.3	4.0	71.0
over 65	22.9	8.3	0.6	52.8	0.5	19.7	35.0	5.2	0.2	60.1
Education										
none	16.8	7.4	0.5	34.6	0.0	14.7	58.9	10.0	0.3	52.0
elementary school	19.5	3.8	3.7	57.2	0.4	20.8	21.3	2.5	1.4	67.8
middle school	20.5	2.4	15.8	58.1	0.2	33.4	19.5	1.5	11.7	72.6
high school	28.3	3.2	16.7	67.0	1.4	29.6	28.0	1.3	9.7	70.7
university degree	39.2	6.7	26.2	70.9	1.4	34.1	28.4	1.9	13.9	76.3
Branch of activity										
agriculture	21.2	0.0	9.2	56.9	0.0	27.1	15.3	0.0	6.2	71.0
industry	19.7	1.0	20.7	64.7	0.3	35.8	23.3	0.4	17.6	73.8
public administration.....	27.8	4.4	22.4	60.8	1.8	31.7	25.8	1.7	18.3	83.1
other sector	27.2	1.1	20.6	63.5	0.7	33.7	16.4	0.3	13.4	74.2
not employed.....	21.9	5.2	4.8	55.5	0.4	22.2	29.0	3.1	2.5	65.9
Work status										
Employee										
blue-collar worker	13.5	0.9	16.1	54.8	0.1	39.0	13.7	0.4	20.4	89.1
white-collar worker	22.8	2.2	22.2	58.6	1.5	31.4	19.6	0.7	17.0	74.9
cadre and manager.....	44.2	6.4	27.2	74.1	1.2	32.8	41.4	2.1	17.6	84.7
total	20.8	2.0	19.9	58.6	0.8	35.2	24.5	1.0	18.0	81.5
Self-employed										
Sole proprietor, member of arts or professions	32.8	2.6	22.3	83.4	1.1	27.7	14.3	0.5	10.2	76.4
other self-employed	35.5	0.3	20.9	64.6	0.7	29.4	19.9	0.2	15.0	63.0
total	34.3	1.3	21.5	73.1	0.9	28.7	16.9	0.3	12.4	70.2
Not employed										
retired	23.5	6.4	2.7	58.5	0.5	19.7	30.4	3.2	1.0	67.4
other	16.2	1.0	12.3	42.9	0.1	31.4	23.0	2.8	9.5	59.0
total.....	21.9	5.2	4.8	55.5	0.4	22.2	29.0	3.1	2.5	65.9
Household size										
1 member	19.1	5.6	8.3	38.9	0.2	32.7	43.6	5.9	11.5	72.5
2 members	21.9	6.4	7.9	59.2	0.6	24.1	20.9	3.2	4.6	70.1
3 members	26.6	2.7	15.8	69.1	0.9	26.1	29.3	1.1	10.5	65.1
4 members	24.7	0.2	16.7	68.5	0.5	29.0	19.7	0.1	9.1	76.8
5 members or more.....	24.2	0.4	14.3	53.6	1.3	24.0	14.9	0.3	14.5	71.6
Number of earners										
1 earner	18.1	4.2	10.8	45.7	0.3	29.7	28.3	2.7	10.0	71.1
2 earners	27.4	3.4	14.4	69.6	0.6	25.4	26.4	1.8	9.1	71.4
3 earners	29.3	2.5	9.1	70.9	2.2	27.4	16.5	0.8	7.0	70.4
4 earners or more	23.8	1.6	10.3	70.5	0.0	19.6	7.7	0.4	3.8	65.9
Household income										
up to €20,000	7.2	3.5	11.2	17.0	0.3	33.4	69.0	66.5	234.9	468.6
€20,000 - €50,000	16.3	4.7	6.9	44.6	0.4	32.0	45.8	9.6	26.0	126.9
€50,000 - €100,000	19.9	1.6	8.0	61.0	0.7	31.0	23.9	0.6	10.8	74.8
€100,000 - €200,000.....	25.5	2.9	12.3	73.2	0.2	23.8	20.6	1.1	7.6	74.4
more than €200,000	38.5	5.2	16.3	80.3	1.2	22.3	25.4	1.6	6.9	65.3
Town size										
up to 20,000 inhabitants	27.9	3.4	12.4	63.8	0.6	27.7	25.2	2.1	8.7	77.2
from 20,000 to 40,000.....	19.3	4.4	12.4	59.1	0.1	25.4	22.7	3.1	8.7	76.0
from 40,000 to 500,000	19.0	3.6	11.6	55.0	0.9	26.5	16.6	1.4	10.4	70.4
more than 500,000.....	17.3	3.9	11.7	46.4	0.6	30.6	40.0	1.5	7.2	50.5
Geographical area										
North	27.9	4.0	16.6	70.1	0.7	32.3	25.7	2.1	11.0	73.6
Centre	23.1	3.1	13.9	65.3	0.6	31.9	33.4	1.1	9.6	74.0
South and Islands	16.6	3.5	5.1	42.6	0.5	18.7	15.8	2.2	3.2	61.7
Total	23.0	3.6	12.1	58.6	0.6	27.5	25.0	1.9	8.9	71.0

(*) Individual characteristics refer to the head of household who is defined as the person earning the highest income. Estimates are obtained from a sample of 3.876 households. (**) Computed only for respondents. (***) Computed by imputing average values for non-respondents.

Financial assets held by households at the end of 2002
(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.....	81.3	2.0	16.2	5.1	10.0	15.3	11.2	2.3	1.3	1.3
female	69.9	0.6	18.4	3.9	8.1	10.7	5.6	1.2	0.4	0.9
Age										
up to 30 years	77.2	1.4	13.7	4.0	6.8	10.0	4.9	1.0	0.9	1.3
31 to 40	83.8	0.7	16.9	6.0	6.6	13.3	11.2	1.7	1.6	1.4
41 to 50	88.0	2.0	15.0	5.7	7.6	16.6	11.8	2.3	1.3	1.4
51 to 65	82.5	2.5	14.7	4.4	13.8	19.2	12.9	3.3	1.1	1.4
over 65	62.0	1.1	20.9	3.6	9.7	8.8	4.8	1.1	0.5	0.7
Education										
none	36.2	0.3	24.6	2.2	3.0	0.6	0.0	0.0	0.0	0.2
elementary school	63.9	1.1	19.4	4.0	6.9	6.0	2.9	0.9	0.1	0.7
middle school	82.6	1.3	17.4	5.2	8.1	12.0	6.6	1.8	0.8	1.3
high school	91.5	2.6	13.2	5.1	12.8	23.3	19.1	3.1	1.9	1.9
university degree	95.8	2.6	11.5	6.1	18.0	29.9	22.4	4.5	3.7	1.2
Branch of activity										
agriculture	78.8	1.3	15.6	3.1	6.5	6.9	1.5	0.9	0.2	0.4
industry	86.4	1.6	14.4	5.0	8.6	14.8	10.5	1.9	1.6	1.5
public administration	91.3	2.4	17.3	7.7	8.8	16.2	13.7	1.8	1.7	1.8
other sector	86.1	1.3	14.2	4.5	9.6	20.4	14.2	2.9	1.1	1.5
not employed.....	64.8	1.5	19.3	3.8	10.2	10.3	6.1	1.7	0.6	0.8
Work status										
Employee										
blue-collar worker	76.8	0.8	18.2	3.9	5.4	7.9	4.0	0.6	0.4	1.4
white-collar worker	92.5	1.4	15.4	7.1	10.2	18.1	14.3	1.7	2.0	1.5
cadre and manager.....	97.7	4.8	9.2	2.8	15.0	32.0	23.7	3.9	3.9	1.1
total	85.8	1.5	16.0	5.2	8.5	14.9	10.5	1.4	1.5	1.4
Self-employed										
Sole proprietor, member of arts or professions	98.6	2.3	10.0	3.5	11.7	31.4	25.3	4.9	1.2	2.3
other self-employed	85.6	2.0	14.2	8.2	8.8	13.8	9.6	4.0	1.3	1.5
total	91.3	2.1	12.3	6.1	10.1	21.5	16.5	4.4	1.3	1.8
Not employed										
retired	67.5	1.5	20.2	3.9	10.9	10.9	6.4	1.9	0.6	0.7
other	33.8	0.5	9.7	2.5	1.5	4.0	2.7	0.0	0.5	1.3
total	64.8	1.5	19.3	3.8	10.2	10.3	6.1	1.7	0.6	0.8
Household size										
1 member	64.3	0.7	16.9	2.6	7.0	7.9	4.1	0.8	0.7	0.6
2 members	77.2	1.6	16.5	4.2	11.0	15.3	10.0	2.0	1.0	1.4
3 members	87.0	2.3	17.7	5.3	12.1	17.9	13.2	3.6	1.3	1.5
4 members	84.7	1.9	16.4	6.4	7.8	16.6	11.4	1.7	1.2	1.4
5 members or more	74.3	1.2	17.0	6.7	7.6	7.9	7.8	1.2	1.3	0.6
Number of earners										
1 earner	67.8	1.0	15.2	3.2	6.2	8.4	5.3	1.0	0.7	0.6
2 earners	86.5	1.9	18.0	6.2	11.3	19.4	14.2	2.8	1.4	1.8
3 earners	90.1	3.1	20.1	6.5	16.0	18.9	11.6	3.5	1.5	2.1
4 earners or more	88.2	1.7	17.7	3.7	15.2	14.7	8.1	2.6	1.8	1.0
Household income										
up to €10.000	32.3	0.0	17.4	1.8	0.6	0.4	0.1	0.0	0.0	0.3
€10.000 - €20.000	67.0	0.6	18.8	3.9	3.9	3.6	2.3	0.3	0.1	0.5
€20.000 - €30.000.....	87.6	1.8	19.9	5.8	8.7	12.7	6.0	1.5	1.1	1.1
€30.000 - €40.000.....	95.0	1.4	14.4	6.8	13.9	20.6	15.4	2.1	1.5	1.3
more than €40.000	97.7	3.9	11.6	5.0	21.2	35.4	27.0	6.3	3.0	3.0
Town size										
up to 20,000 inhabitants	76.1	1.3	21.6	6.4	8.9	14.6	9.9	2.3	0.9	0.7
from 20,000 to 40,000.....	76.9	1.8	13.4	2.6	11.0	10.2	7.0	2.3	0.8	1.7
from 40,000 to 500,000.....	80.2	1.9	13.5	4.7	9.3	14.2	9.1	1.3	1.0	2.0
more than 500,000.....	81.0	1.7	10.9	1.3	9.7	15.0	11.6	2.1	2.2	0.7
Geographical area										
North	91.3	2.2	13.7	4.0	13.7	22.1	14.7	3.5	1.8	1.9
Centre	85.0	2.1	17.1	5.8	9.7	12.2	8.9	1.7	1.0	1.7
South and Islands	55.1	0.4	21.1	5.2	3.2	3.7	2.9	0.1	0.1	0.0
Total.....	77.9	1.6	16.9	4.8	9.4	14.0	9.6	2.0	1.1	1.2

(*) 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.....	84.7	7.2	20.2	10.1	25.7	20.8	14.6	3.5	2.0	1.9
female	74.8	4.4	22.6	9.3	21.8	15.4	7.4	1.6	1.0	1.5
Age										
up to 30 years	80.2	4.7	18.1	7.7	18.9	15.6	6.3	1.0	0.9	1.5
31 to 40	86.5	5.0	19.8	9.4	19.0	18.8	13.9	2.3	2.4	1.9
41 to 50	90.2	7.5	18.4	9.5	26.6	22.9	15.4	3.6	2.2	1.7
51 to 65	86.1	9.1	19.4	11.1	31.4	25.3	17.2	5.2	1.9	2.1
over 65	68.6	4.5	25.5	9.9	22.4	12.0	6.4	1.4	0.7	1.4
Education										
none	45.1	0.6	29.4	6.3	6.5	1.2	0.0	0.1	0.0	0.2
elementary school	70.1	3.5	24.6	10.5	19.1	8.5	3.7	1.1	0.2	1.4
middle school	86.1	6.1	20.7	9.6	22.3	17.4	9.5	2.5	1.3	1.9
high school	93.4	9.7	17.4	11.0	33.3	30.8	23.9	4.6	3.2	2.5
university degree	96.4	11.5	13.8	8.7	40.3	40.1	28.8	8.0	4.6	1.7
Branch of activity										
agriculture	83.9	4.1	16.3	6.2	13.7	9.4	3.0	2.0	0.4	0.4
industry	87.8	6.3	18.1	8.5	24.2	20.1	13.2	2.9	2.0	2.1
public administration	93.4	7.7	21.8	13.6	27.5	23.8	17.8	3.2	2.7	2.2
other sector	88.8	7.9	17.5	7.7	25.0	26.5	18.2	3.8	2.2	2.1
not employed.....	71.1	5.4	24.0	10.5	24.3	14.4	8.2	2.6	1.0	1.4
Work status										
Employee										
blue-collar worker	80.1	3.5	21.7	7.3	16.3	11.5	5.7	1.3	0.7	2.0
white-collar worker	94.3	7.6	19.8	12.5	28.8	25.7	18.0	2.5	3.3	2.0
cadre and manager.....	97.9	12.8	13.1	6.8	33.8	40.0	31.5	5.7	5.6	1.7
total	88.1	6.3	19.9	9.5	23.6	20.7	13.8	2.3	2.3	2.0
Self-employed										
Sole proprietor, member of arts or professions	99.4	12.8	13.2	7.1	30.2	41.1	30.5	8.4	1.7	2.9
other self-employed	88.5	6.7	16.4	10.9	26.8	18.3	12.7	4.4	1.5	1.7
total	93.2	9.4	15.0	9.3	28.3	28.3	20.5	6.1	1.6	2.2
Not employed										
retired	73.7	5.9	25.0	11.1	25.8	15.2	8.7	2.7	1.0	1.4
other	41.0	0.5	12.8	3.2	6.6	4.6	2.9	1.5	0.5	1.3
total	71.1	5.4	24.0	10.5	24.3	14.4	8.2	2.6	1.0	1.4
Household size										
1 member	70.4	3.9	21.5	7.4	18.3	11.9	5.2	1.2	0.9	1.1
2 members	82.0	6.7	20.2	10.4	27.2	19.1	12.7	3.1	1.5	2.0
3 members	89.0	7.0	22.2	10.6	31.2	26.0	17.6	4.8	2.4	2.2
4 members	87.4	7.9	20.0	11.0	23.7	22.7	15.3	3.1	1.9	1.8
5 members or more	77.9	6.1	20.5	9.8	16.7	10.9	9.5	2.2	1.6	1.4
Number of earners										
1 earner	72.9	4.4	19.6	7.4	17.5	12.1	7.6	1.6	1.0	1.1
2 earners	89.2	7.7	21.5	11.6	29.6	25.3	17.5	4.2	2.4	2.4
3 earners	92.4	9.6	25.0	13.8	36.2	26.8	16.2	5.0	1.8	2.6
4 earners or more	92.9	9.9	20.1	13.8	34.6	25.6	10.8	2.9	2.1	1.2
Household income										
up to €10,000	42.2	0.6	22.2	4.2	2.9	0.8	0.3	0.2	0.0	0.6
€10,000 - €20,000	73.1	3.0	23.0	8.7	13.9	6.6	3.4	0.6	0.3	1.2
€20,000 - €30,000.....	90.0	6.1	24.2	11.9	25.3	18.0	8.6	2.4	1.3	1.6
€30,000 - €40,000.....	96.4	8.6	17.6	11.2	33.6	28.6	19.7	3.3	2.5	1.6
more than €40,000	98.2	14.0	15.1	11.4	46.8	44.9	33.8	9.0	4.8	3.7
Town size										
up to 20,000 inhabitants	81.4	6.7	26.2	12.6	26.5	20.6	13.1	3.4	1.6	1.3
from 20,000 to 40,000.....	79.1	5.2	16.5	5.4	22.5	14.3	9.6	3.1	1.6	2.5
from 40,000 to 500,000.....	83.3	8.1	17.9	9.7	23.8	19.2	12.5	2.4	1.4	2.7
more than 500,000.....	82.9	3.1	13.2	5.0	21.3	18.8	13.0	2.3	2.7	1.0
Geographical area										
North	94.1	7.9	17.7	10.2	36.3	29.7	19.0	5.0	2.8	2.8
Centre	87.3	7.7	19.6	9.3	22.3	16.6	11.3	2.0	1.3	2.0
South and Islands	61.6	3.5	26.1	9.7	9.5	6.0	4.1	0.7	0.3	0.1
Total.....	81.8	6.4	20.9	9.8	24.5	19.2	12.5	3.0	1.7	1.8

(*) 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.....	76.4	14.5	81.3
female	64.8	11.0	69.9
Age			
up to 30 years	73.4	13.6	77.2
31 to 40	79.4	13.3	83.8
41 to 50	85.5	14.6	88.0
51 to 65	79.0	12.0	82.5
over 65	53.3	13.9	62.0
Education			
none	22.9	14.9	36.2
elementary school	55.2	15.2	63.9
middle school	78.3	13.8	82.6
high school	90.6	11.9	91.5
university degree	94.9	9.9	95.8
Branch of activity			
agriculture	56.3	31.6	78.8
industry	82.9	14.6	86.4
public administration	90.7	10.7	91.3
other sector	84.2	12.6	86.1
not employed.....	57.6	12.8	64.8
Work status			
Employee			
blue-collar worker	69.8	16.4	76.8
white-collar worker	91.5	10.1	92.5
cadre and manager.....	97.1	10.7	97.7
total	82.1	13.1	85.8
Self-employed			
Sole proprietor, member of arts or professions.....	96.8	18.2	98.6
other self-employed	83.5	15.2	85.6
total	89.4	16.5	91.3
Not employed			
retired	59.8	13.6	67.5
other	31.9	4.0	33.8
total	57.6	12.8	64.8
Household size			
1 member	58.0	10.1	64.3
2 members	71.5	13.4	77.2
3 members	82.7	13.4	87.0
4 members	81.3	16.4	84.7
5 members or more	70.1	15.1	74.3
Number of earners			
1 earner	62.0	11.0	67.8
2 earners	82.6	15.1	86.5
3 earners	85.2	16.7	90.1
4 earners or more	82.6	21.8	88.2
Household income			
up to €10,000	24.0	10.0	32.3
€10,000 - €20,000	58.5	14.0	67.0
€20,000 - €30,000.....	83.2	14.3	87.6
€30,000 - €40,000.....	93.8	12.4	95.0
more than €40,000	97.0	14.6	97.7
Town size			
up to 20,000 inhabitants	68.6	16.8	76.1
from 20,000 to 40,000.....	74.3	12.9	76.9
from 40,000 to 500,000.....	76.5	12.2	80.2
more than 500,000.....	79.9	5.2	81.0
Geographical area			
North	88.9	13.1	91.3
Centre	81.1	12.4	85.0
South and Islands	46.1	14.6	55.1
Total	73.0	13.5	77.9

(*) 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.....	11.8	5.7	16.2
female	12.9	6.8	18.4
Age			
up to 30 years	9.6	6.2	13.7
31 to 40	11.9	6.1	16.9
41 to 50	9.6	7.1	15.0
51 to 65	9.8	6.1	14.7
over 65	16.9	5.1	20.9
Education			
none	20.3	4.6	24.6
elementary school	15.5	5.0	19.4
middle school	11.9	7.0	17.4
high school	8.7	5.8	13.2
university degree	5.8	7.0	11.5
Branch of activity			
agriculture	14.1	2.9	15.6
industry	11.0	4.4	14.4
public administration	9.9	9.6	17.3
other sector	9.2	5.9	14.2
not employed.....	14.7	5.9	19.3
Work status			
Employee			
blue-collar worker	13.2	6.4	18.2
white-collar worker	9.9	7.6	15.4
cadre and manager.....	4.5	5.5	9.2
total	10.8	6.8	16.0
Self-employed			
Sole proprietor, member of arts or professions.....	6.8	3.6	10.0
other self-employed	10.1	4.4	14.2
total	8.7	4.0	12.3
Not employed			
retired	15.4	6.1	20.2
other	7.0	3.9	9.7
total	14.7	5.9	19.3
Household size			
1 member	12.1	5.2	16.9
2 members	12.4	5.8	16.5
3 members	12.9	6.1	17.7
4 members	11.2	7.0	16.4
5 members or more	11.6	6.3	17.0
Number of earners			
1 earner	10.7	5.2	15.2
2 earners	13.5	6.3	18.0
3 earners	13.9	8.4	20.1
4 earners or more	8.6	10.2	17.7
Household income			
up to €10,000	12.0	5.8	17.4
€10,000 - €20,000	14.8	5.1	18.8
€20,000 - €30,000.....	13.8	8.1	19.9
€30,000 - €40,000.....	10.1	5.7	14.4
more than €40,000	7.3	5.4	11.6
Town size			
up to 20,000 inhabitants	16.0	7.3	21.6
from 20,000 to 40,000.....	9.8	4.7	13.4
from 40,000 to 500,000.....	9.4	5.0	13.5
more than 500,000.....	6.4	4.9	10.9
Geographical area			
North	8.7	6.1	13.7
Centre	12.1	6.7	17.1
South and Islands	16.8	5.5	21.1
Total	12.1	6.0	16.9

(*) 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 (mean)		Interest rate not known (percentage of households)	
	Earned	Payable	Earned	Payable
Gender				
male	1.4	8.5	9.3	5.2
female	1.4	8.0	11.3	3.6
Age				
up to 30 years	1.6	8.3	11.5	5.4
31 to 40	1.4	8.6	10.9	5.4
41 to 50	1.4	8.4	8.3	7.4
51 to 65	1.4	8.5	8.2	4.8
over 65	1.3	8.2	11.6	1.9
Education				
none	1.5	6.1	8.9	0.1
elementary school	1.4	9.7	10.6	1.6
middle school	1.4	8.5	9.8	5.5
high school	1.5	8.2	9.4	7.4
university degree	1.4	8.5	10.4	6.9
Branch of activity				
agriculture	1.3	7.6	7.9	5.3
industry	1.4	9.0	10.3	6.2
public administration.....	1.5	8.4	10.4	7.3
other sector	1.4	8.2	9.5	6.1
not employed.....	1.4	8.3	9.9	2.3
Work status				
Employee				
blue-collar worker	1.3	8.8	9.0	5.0
white-collar worker	1.5	8.4	11.8	9.2
cadre and manager.....	1.5	7.5	8.6	6.5
total	1.4	8.4	10.2	7.0
Self-employed				
Sole proprietor, member of arts or professions	1.4	8.1	8.3	7.1
other self-employed	1.5	9.2	10.0	2.9
total	1.4	8.6	9.2	4.7
Not employed				
retired	1.4	8.4	10.2	2.3
other	2.4	6.7	6.0	1.4
total.....	1.4	8.3	9.9	2.3
Household size				
1 member	1.4	9.4	11.8	2.4
2 members	1.4	8.1	9.5	4.3
3 members	1.4	8.4	9.4	6.1
4 members	1.4	8.4	9.1	6.5
5 members or more.....	1.7	8.3	9.6	3.8
Number of earners				
1 earner	1.4	8.9	10.4	3.7
2 earners	1.3	8.1	9.5	5.9
3 earners	1.5	8.4	9.1	5.0
4 earners or more	1.5	9.4	9.6	4.9
Household income				
up to €10.000	2.0	9.5	6.9	0.3
€10.000 - €20.000	1.3	9.5	10.7	3.5
€20.000 - €30.000	1.4	8.6	12.9	5.9
€30.000 - €40.000	1.4	8.3	10.1	6.1
more than €40.000	1.4	7.9	6.5	6.8
Town size				
up to 20,000 inhabitants	1.3	8.4	8.7	4.7
from 20,000 to 40,000.....	1.6	8.1	12.7	3.9
from 40,000 to 500,000	1.5	8.6	9.9	4.3
more than 500,000.....	1.3	8.5	11.3	6.3
Geographical area				
North	1.2	8.4	10.2	5.9
Centre	1.4	8.8	15.4	5.2
South and Islands	1.9	8.2	6.2	2.7
Total	1.4	8.4	9.9	4.7

(*) 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	20.3	9.5
female	12.6	6.6
Age		
up to 30 years	18.5	7.7
31 to 40	23.4	13.0
41 to 50	27.5	14.8
51 to 65	19.5	8.0
over 65	5.4	1.4
Education		
none	0.9	0.1
elementary school	7.5	1.9
middle school	19.9	9.3
high school	26.4	13.7
university degree	31.7	18.6
Branch of activity		
agriculture	16.1	2.3
industry	24.5	13.1
public administration.....	24.8	11.9
other sector	27.6	16.1
not employed.....	7.9	2.2
Work status		
Employee		
blue-collar worker	16.3	8.6
white-collar worker	24.4	13.9
cadre and manager.....	37.5	24.9
total	22.1	12.7
Self-employed		
Sole proprietor, member of arts or professions	41.1	19.2
other self-employed	29.6	11.2
total	34.6	14.7
Not employed		
retired	8.3	2.1
other	2.9	3.0
total.....	7.9	2.2
Household size		
1 member	7.1	4.3
2 members	14.6	5.9
3 members	23.3	12.5
4 members	28.2	12.0
5 members or more.....	17.3	9.6
Number of earners		
1 earner	12.5	4.8
2 earners	22.9	12.3
3 earners	22.9	11.1
4 earners or more	27.7	13.6
Household income		
up to €10.000	1.8	1.7
€10.000 - €20.000	9.9	2.6
€20.000 - €30.000	16.4	7.5
€30.000 - €40.000	28.5	13.5
more than €40.000	34.6	20.1
Town size		
up to 20,000 inhabitants	18.6	7.6
from 20,000 to 40,000	14.4	10.4
from 40,000 to 500,000	18.6	7.7
more than 500,000	18.3	12.1
Geographical area		
North	22.0	12.9
Centre	23.2	10.9
South and Islands	9.5	1.3
Total	18.0	8.6

(*) 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.....	87.2	6.5	6.3	100.0	1.7
female	92.8	3.7	3.6	100.0	1.0
Age					
up to 30 years	89.5	3.7	6.8	100.0	1.3
31 to 40	90.3	5.2	4.5	100.0	1.3
41 to 50	82.9	9.2	7.8	100.0	2.0
51 to 65	87.0	5.2	7.8	100.0	1.9
over 65	94.1	4.0	1.9	100.0	0.8
Education					
none	99.6	0.4	.	100.0	0.2
elementary school	95.6	2.6	1.8	100.0	0.7
middle school	88.9	4.9	6.2	100.0	1.6
high school	84.6	7.6	7.8	100.0	1.8
university degree	79.2	13.2	7.6	100.0	2.2
Branch of activity					
agriculture	87.1	7.5	5.4	100.0	1.6
industry	88.3	7.3	4.4	100.0	1.4
public administration	86.4	7.2	6.3	100.0	1.5
other sector	84.0	5.4	10.6	100.0	2.4
not employed.....	93.1	4.0	3.0	100.0	1.1
Work status					
Employee					
blue-collar worker	93.2	3.8	3.0	100.0	0.9
white-collar worker	87.6	6.1	6.2	100.0	1.4
cadre and manager.....	79.6	10.7	9.6	100.0	2.6
total	89.1	5.7	5.3	100.0	1.3
Self-employed					
Sole proprietor, member of arts or professions.....	79.3	13.3	7.4	100.0	2.3
other self-employed	75.8	7.1	17.1	100.0	3.7
total	77.4	10.0	12.6	100.0	3.0
Not employed					
retired	93.1	4.0	2.9	100.0	1.1
other	92.2	3.6	4.2	100.0	1.2
total	93.1	4.0	3.0	100.0	1.1
Household size					
1 member	93.8	3.0	3.1	100.0	1.0
2 members	90.8	5.2	4.0	100.0	1.3
3 members	84.9	7.6	7.5	100.0	1.7
4 members	86.6	6.7	6.7	100.0	2.0
5 members or more	87.1	5.4	7.5	100.0	1.6
Number of earners					
1 earner	91.9	4.6	3.6	100.0	1.2
2 earners	86.2	6.5	7.3	100.0	1.9
3 earners	87.1	7.4	5.5	100.0	1.5
4 earners or more	86.9	4.3	8.8	100.0	1.7
Household income					
up to €10.000	97.6	1.0	1.4	100.0	0.5
€10.000 - €20.000	94.6	2.6	2.8	100.0	0.9
€20.000 - €30.000.....	90.5	4.6	4.9	100.0	1.1
€30.000 - €40.000.....	85.7	7.8	6.6	100.0	1.9
more than €40.000	78.8	10.7	10.5	100.0	2.5
Town size					
up to 20,000 inhabitants	89.0	6.2	4.8	100.0	1.5
from 20,000 to 40,000.....	90.6	3.5	5.9	100.0	1.3
from 40,000 to 500,000.....	88.9	5.3	5.8	100.0	1.6
more than 500,000.....	85.8	7.1	7.1	100.0	1.6
Geographical area					
North	87.7	6.3	6.0	100.0	1.6
Centre	90.2	4.8	4.9	100.0	1.3
South and Islands	89.8	5.1	5.1	100.0	1.5
Total.....	88.7	5.7	5.6	100.0	1.5

(*) 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.....	15.9	8.4	50.6	14.4	13.4	45.8
female	11.1	11.3	49.5	9.5	10.5	39.3
Age						
up to 30 years	8.9	8.2	40.9	8.1	18.2	46.0
31 to 40	15.5	11.2	53.7	17.6	19.5	56.8
41 to 50	21.8	9.7	54.3	19.6	17.8	58.6
51 to 65	18.1	9.2	53.9	14.4	9.1	45.1
over 65	5.1	7.2	42.7	2.9	3.0	17.2
Education						
none	1.1	4.2	21.6	0.5	0.9	5.2
elementary school	3.8	5.1	34.5	0.8	4.9	18.1
middle school	11.7	9.8	47.8	10.2	13.5	47.5
high school	21.5	11.4	63.3	22.2	14.8	58.8
university degree	36.8	12.5	72.2	31.5	25.6	65.7
Branch of activity						
agriculture	2.9	3.2	36.2	8.4	14.4	20.3
industry	15.9	11.0	47.8	13.1	16.2	52.8
public administration.....	17.2	9.5	54.7	18.3	17.0	58.0
other sector	24.4	10.9	59.5	23.2	19.6	60.3
not employed	7.5	7.4	45.5	4.9	3.8	23.8
Work status						
Employee						
blue-collar worker	8.5	7.7	35.9	5.8	15.7	45.8
white-collar worker	16.1	11.7	61.3	20.6	16.4	64.4
cadre and manager	33.4	16.5	76.2	37.6	28.3	73.7
total	14.8	10.6	52.2	16.2	17.4	57.6
Self-employed						
Sole proprietor, member of arts or professions	39.7	13.5	65.5	30.2	22.2	57.4
other self-employed	22.3	5.7	47.4	14.9	13.5	40.1
total	30.3	9.3	55.7	21.9	17.5	48.1
Not employed						
retired	7.7	7.3	45.8	5.1	3.8	24.1
other	3.1	9.1	36.4	0.0	5.7	16.0
total.....	7.5	7.4	45.5	4.9	3.8	23.8
Household size						
1 member	9.5	13.0	47.4	8.5	6.4	28.0
2 members	10.8	9.2	51.7	10.0	9.3	41.8
3 members	18.2	9.9	55.8	17.7	15.9	53.6
4 members	18.9	6.8	48.4	16.3	16.5	49.8
5 members or more.....	14.8	4.2	40.5	9.2	16.8	43.8
Number of earners						
1 earner	9.8	9.7	45.4	8.0	8.7	33.2
2 earners	18.8	9.1	55.0	18.1	15.6	53.4
3 earners	15.5	8.0	48.1	13.6	15.1	44.5
4 earners or more	17.8	9.1	60.5	10.6	15.4	62.0
Household income						
up to €10.000	2.1	6.7	21.3	0.7	3.3	8.5
€10.000 - €20.000	5.0	8.4	36.8	5.0	8.5	24.1
€20.000 - €30.000	9.7	8.4	46.4	7.0	9.3	46.2
€30.000 - €40.000	20.9	8.5	62.9	17.4	16.3	59.3
more than €40.000	31.7	12.6	70.8	31.2	21.5	64.9
Town size						
up to 20,000 inhabitants	10.9	5.2	48.4	10.6	12.6	38.6
from 20,000 to 40,000	12.0	7.5	47.0	12.3	9.2	37.6
from 40,000 to 500,000.....	18.2	11.9	52.5	16.3	14.6	50.4
more than 500,000	21.6	18.4	55.4	15.3	11.8	55.0
Geographical area						
North	19.5	12.6	63.7	16.9	14.9	54.5
Centre	12.5	9.1	45.2	11.6	11.9	44.7
South and Islands	5.5	1.9	25.7	6.0	8.0	20.9
Total	14.6	9.2	50.3	13.0	12.6	44.0

(*) 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.....	28.3	59.8	60.9
female	18.0	44.7	45.5
Age			
up to 30 years	24.1	62.0	62.7
31 to 40	34.8	71.7	73.1
41 to 50	39.5	72.7	74.4
51 to 65	26.5	60.5	61.5
over 65	6.4	24.0	24.4
Education			
none	1.4	5.0	5.5
elementary school	4.7	26.0	26.5
middle school	24.1	61.3	62.7
high school	43.2	80.7	81.6
university degree	60.2	88.0	89.7
Branch of activity			
agriculture	15.6	31.4	31.4
industry	31.5	71.6	72.2
public administration	35.9	79.8	81.5
other sector	44.4	72.7	74.8
not employed.....	10.0	32.0	32.5
Work status			
Employee			
blue-collar worker	18.8	56.8	57.8
white-collar worker	39.5	85.0	85.7
cadre and manager.....	70.9	91.1	91.7
total	33.4	72.6	73.4
Self-employed			
Sole proprietor, member of arts or professions.....	58.7	81.8	85.4
other self-employed	32.6	59.5	62.1
total	44.0	69.2	72.3
Not employed			
retired	10.1	33.1	33.7
other	8.9	19.0	19.0
total	10.0	32.0	32.5
Household size			
1 member	14.8	33.3	34.7
2 members	21.8	51.0	51.7
3 members	34.8	69.9	70.8
4 members	32.1	68.3	69.3
5 members or more	20.3	55.3	57.1
Number of earners			
1 earner	16.9	42.8	43.8
2 earners	34.3	66.5	67.5
3 earners	29.3	67.9	68.8
4 earners or more	24.7	70.7	71.0
Household income			
up to €10,000	3.6	9.7	10.7
€10,000 - €20,000	10.6	36.7	37.5
€20,000 - €30,000.....	20.0	62.5	63.1
€30,000 - €40,000.....	40.1	79.1	80.6
more than €40,000	57.1	85.5	87.1
Town size			
up to 20,000 inhabitants	22.2	51.5	52.3
from 20,000 to 40,000.....	20.8	53.2	54.3
from 40,000 to 500,000.....	28.9	59.6	61.2
more than 500,000.....	32.9	62.3	63.1
Geographical area			
North	34.4	70.1	71.3
Centre	31.1	59.6	60.4
South and Islands	9.1	32.5	33.3
Total	25.3	55.4	56.4

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

Total income by payment instruments
(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	27.2	62.7	9.4	0.6	0.1	100.0
female	30.1	62.3	6.6	1.0	0.1	100.0
Age						
up to 30 years	32.5	55.4	11.5	0.1	0.4	100.0
31 to 40	25.3	64.6	9.9	0.1	0.1	100.0
41 to 50	23.0	64.7	11.8	0.3	0.3	100.0
51 to 65	26.4	64.7	8.3	0.6	0.0	100.0
over 65	37.2	57.2	3.5	2.1	0.1	100.0
Education						
none	75.3	18.6	3.2	2.5	0.4	100.0
elementary school	47.4	43.4	7.0	2.2	0.0	100.0
middle school	28.6	59.8	11.1	0.4	0.0	100.0
high school	19.3	72.4	8.0	0.2	0.1	100.0
university degree	12.4	78.9	8.2	0.1	0.3	100.0
Branch of activity						
agriculture	43.3	35.2	21.6	0.0	0.0	100.0
industry	23.9	61.8	13.8	0.4	0.1	100.0
public administration.....	13.7	81.6	4.5	0.2	0.0	100.0
other sector	30.1	57.1	12.3	0.1	0.3	100.0
not employed.....	35.7	59.4	3.2	1.6	0.0	100.0
Work status						
Employee						
blue-collar worker	26.7	59.6	13.4	0.4	0.0	100.0
white-collar worker	13.0	81.4	5.5	0.1	0.0	100.0
cadre and manager.....	6.0	89.1	4.3	0.1	0.5	100.0
total	16.5	75.2	8.0	0.2	0.1	100.0
Self-employed						
Sole proprietor, member of arts or professions .	32.1	47.8	19.4	0.3	0.4	100.0
other self-employed	54.0	27.5	18.1	0.3	0.1	100.0
total	42.8	38.0	18.8	0.3	0.3	100.0
Not employed						
retired	34.9	60.4	3.1	1.6	0.0	100.0
other	56.5	34.1	6.0	3.3	0.1	100.0
total.....	35.7	59.4	3.2	1.6	0.0	100.0
Household size						
1 member	34.4	57.1	6.6	1.6	0.3	100.0
2 members	30.5	61.3	6.9	1.3	0.0	100.0
3 members	23.4	67.8	8.5	0.2	0.1	100.0
4 members	24.8	63.8	10.9	0.3	0.2	100.0
5 members or more.....	34.2	54.6	11.1	0.1	0.0	100.0
Number of earners						
1 earner	32.4	58.1	8.5	0.8	0.1	100.0
2 earners	24.3	65.9	8.9	0.8	0.2	100.0
3 earners	28.9	63.5	7.5	0.1	0.0	100.0
4 earners or more	30.7	56.7	12.6	0.1	0.0	100.0
Household income						
up to €10.000	78.3	12.3	6.7	2.2	0.5	100.0
€10.000 - €20.000	51.6	38.9	7.0	2.5	0.0	100.0
€20.000 - €30.000.....	25.6	64.9	9.0	0.3	0.1	100.0
€30.000 - €40.000.....	20.8	70.6	8.5	0.0	0.1	100.0
more than €40.000	19.1	70.9	9.6	0.3	0.1	100.0
Town size						
up to 20,000 inhabitants	32.6	56.8	9.7	0.9	0.1	100.0
from 20,000 to 40,000.....	28.9	60.6	9.9	0.6	0.1	100.0
from 40,000 to 500,000	26.4	63.8	9.2	0.5	0.1	100.0
more than 500,000.....	15.5	79.8	4.2	0.3	0.3	100.0
Geographical area						
North	17.9	72.2	9.2	0.6	0.1	100.0
Centre	26.0	64.6	9.1	0.1	0.3	100.0
South and Islands	52.0	39.3	7.4	1.2	0.1	100.0
Total	27.8	62.6	8.8	0.7	0.1	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.....	389	129	1.8	0.5
female.....	343	108	2.1	0.5
Age				
up to 30 years.....	364	116	1.8	0.5
31 to 40.....	340	116	1.6	0.5
41 to 50.....	352	120	1.5	0.5
51 to 65.....	415	133	1.8	0.5
over 65.....	388	124	2.7	0.6
Education				
none.....	423	118	4.3	0.6
elementary school.....	379	119	2.6	0.6
middle school.....	367	123	1.8	0.5
high school.....	367	123	1.5	0.5
university degree.....	387	138	1.2	0.4
Branch of activity				
agriculture.....	347	123	1.9	0.6
industry.....	368	115	1.6	0.5
public administration.....	356	118	1.5	0.5
other sector.....	370	137	1.5	0.5
not employed.....	391	123	2.5	0.6
Work status				
Employee				
blue-collar worker.....	359	103	2.0	0.5
white-collar worker.....	328	107	1.4	0.4
cadre and manager.....	376	129	1.1	0.4
total.....	348	108	1.6	0.4
Self-employed				
Sole proprietor, member of arts or professions.....	412	163	1.3	0.5
other self-employed.....	423	174	1.8	0.7
total.....	418	169	1.5	0.6
Not employed				
retired.....	388	123	2.4	0.6
other.....	428	131	3.6	0.4
total.....	391	123	2.5	0.6
Household size				
1 member.....	302	99	2.4	0.6
2 members.....	381	123	2.0	0.6
3 members.....	380	138	1.6	0.5
4 members.....	420	129	1.7	0.5
5 members or more.....	432	121	1.8	0.4
Number of earners				
1 earner.....	360	116	2.3	0.6
2 earners.....	373	124	1.6	0.5
3 earners.....	451	150	1.7	0.5
4 earners or more.....	423	113	1.4	0.3
Household income				
up to €10,000.....	356	104	4.1	0.6
€10,000 - €20,000.....	362	113	2.6	0.6
€20,000 - €30,000.....	354	113	1.9	0.6
€30,000 - €40,000.....	391	130	1.6	0.5
more than €40,000.....	425	149	1.2	0.4
Town size				
up to 20,000 inhabitants.....	370	120	1.9	0.5
from 20,000 to 40,000.....	383	136	1.9	0.6
from 40,000 to 500,000.....	404	119	1.9	0.5
more than 500,000.....	336	130	1.6	0.5
Geographical area				
North.....	315	110	1.4	0.4
Centre.....	329	114	1.5	0.5
South and Islands.....	489	157	3.2	0.7
Total.....	376	123	1.9	0.5

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

Use of computer, Internet and Remote Banking
(percentage of households)

Characteristics (*)	Use of computer	Ownership of computer	Use of the Internet	Purchasing over the Internet	Use of Remote Banking services
Gender					
male	44.2	37.9	33.3	5.1	5.9
female	29.7	23.9	22.9	2.8	1.6
Age					
up to 30 years	42.0	31.8	31.1	3.7	2.6
31 to 40	51.8	40.6	37.6	6.2	7.5
41 to 50	62.3	53.9	46.4	7.2	8.1
51 to 65	45.7	40.9	37.3	5.4	4.4
over 65	8.3	7.5	5.8	0.3	0.6
Education					
none	2.0	1.1	1.0	0.0	0.0
elementary school	10.5	9.2	7.1	0.5	0.9
middle school	39.2	33.0	26.1	2.8	2.5
high school	68.5	56.5	54.2	8.9	9.9
university degree	80.7	73.0	72.3	13.8	14.0
Branch of activity					
agriculture	23.1	21.5	15.1	2.4	1.1
industry	48.8	40.7	35.3	5.8	5.7
public administration.....	70.8	59.3	56.2	6.5	7.5
other sector	62.0	52.6	47.5	8.4	9.0
not employed.....	15.2	13.3	11.3	1.3	1.3
Work status					
Employee					
blue-collar worker	30.4	25.8	18.9	1.4	1.9
white-collar worker	74.6	61.3	57.6	8.0	8.2
cadre and manager.....	85.7	75.2	77.3	17.9	16.3
total	55.4	46.4	41.9	6.1	6.2
Self-employed					
Sole proprietor, member of arts or professions.....	79.2	66.4	66.8	13.4	14.8
other self-employed	50.5	44.2	34.1	4.5	5.4
total	63.1	53.9	48.4	8.3	9.5
Not employed					
retired	15.5	13.8	11.6	1.4	1.4
other	11.3	7.5	8.6	0.9	0.9
total.....	15.2	13.3	11.3	1.3	1.3
Household size					
1 member	15.6	11.1	11.3	1.9	2.3
2 members	25.2	20.3	19.5	3.4	3.9
3 members	54.6	45.7	41.1	6.1	6.7
4 members	63.3	57.3	49.5	7.0	6.7
5 members or more.....	51.4	44.4	34.7	2.9	2.4
Number of earners					
1 earner	26.7	21.8	19.0	2.3	2.5
2 earners	51.5	44.9	40.4	6.7	6.6
3 earners	51.5	42.1	38.3	4.7	7.5
4 earners or more	63.1	53.8	49.1	8.2	4.3
Town size					
up to 20,000 inhabitants	37.0	31.2	26.3	3.8	3.6
from 20,000 to 40,000	38.3	32.8	29.2	2.7	3.1
from 40,000 to 500,000	43.8	37.1	33.9	5.4	6.4
more than 500,000.....	43.8	37.4	37.2	6.4	6.3
Geographical area					
North	48.2	40.9	35.7	6.5	7.0
Centre	44.5	38.9	35.6	5.2	4.8
South and Islands	25.7	21.0	19.5	1.2	1.3
Total	39.9	33.8	30.2	4.4	4.7

(*) 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.....	69.8	20.5	0.5	9.2	100.0
female	65.3	22.0	0.6	12.0	100.0
Age					
up to 30 years	54.9	31.3	0.2	13.6	100.0
31 to 40	57.7	26.6	0.4	15.3	100.0
41 to 50	66.1	22.7	0.3	10.9	100.0
51 to 65	79.1	16.5	0.5	3.8	100.0
over 65	72.0	16.8	0.9	10.2	100.0
Education					
none	58.1	22.4	1.4	18.0	100.0
elementary school	71.3	19.8	0.7	8.2	100.0
middle school	63.0	26.3	0.3	10.4	100.0
high school	72.1	16.8	0.5	10.5	100.0
university degree	80.9	12.4	0.3	6.5	100.0
Branch of activity					
agriculture	71.2	16.1	0.3	12.4	100.0
industry	63.8	25.7	0.3	10.2	100.0
public administration	66.9	20.8	0.5	11.7	100.0
other sector	65.0	23.8	0.4	10.8	100.0
not employed.....	72.9	17.5	0.7	8.8	100.0
Work status					
Employee					
blue-collar worker	52.7	34.2	0.3	12.8	100.0
white-collar worker	70.1	19.1	0.1	10.7	100.0
cadre or cadre and manager	73.1	17.8	1.4	7.7	100.0
total	62.4	25.9	0.3	11.3	100.0
Self-employed					
sole proprietor, member of arts or professions	74.6	13.8	0.7	10.9	100.0
other self-employed	74.7	16.2	0.4	8.7	100.0
total	74.7	15.2	0.5	9.6	100.0
Not employed					
retired	74.8	16.6	0.7	8.0	100.0
other	51.3	28.7	1.7	18.4	100.0
total	72.9	17.5	0.7	8.8	100.0
Household size					
1 member	57.5	26.6	0.6	15.3	100.0
2 members	71.7	20.7	0.5	7.1	100.0
3 members	73.4	17.2	0.3	9.0	100.0
4 members	71.9	17.3	0.7	10.1	100.0
5 members or more	65.2	26.4	0.7	7.7	100.0
Number of earners					
1 earner	59.7	25.6	0.7	14.0	100.0
2 earners	75.5	16.7	0.5	7.3	100.0
3 earners	78.7	17.1	0.2	4.0	100.0
4 earners or more	83.8	14.1	0.1	2.0	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	41.4	44.0	0.5	14.0	100.0
€10.000 - €20.000	60.2	27.4	0.9	11.5	100.0
€20.000 - €30.000.....	71.2	17.0	0.4	11.3	100.0
€30.000 - €40.000.....	77.6	13.8	0.3	8.3	100.0
more than €40.000	87.7	6.9	0.2	5.1	100.0
Town size					
up to 20,000 inhabitants	73.0	14.9	0.3	11.8	100.0
from 20,000 to 40,000.....	70.6	19.3	0.6	9.5	100.0
from 40,000 to 500,000.....	65.0	25.6	1.1	8.3	100.0
more than 500,000.....	57.8	33.7	0.2	8.2	100.0
Geographical area					
North	69.6	21.3	0.2	8.9	100.0
Centre	68.3	20.8	0.2	10.6	100.0
South and Islands	67.0	20.5	1.2	11.4	100.0
Location of the dwelling					
isolated area, countryside.....	78.9	5.9	-	15.2	100.0
town outskirts	65.3	23.2	1.1	10.4	100.0
semi-central	67.7	22.6	0.3	9.4	100.0
town centre.....	68.9	22.4	0.4	8.3	100.0
other	73.8	11.2	0.3	14.7	100.0
Neighbourhood status					
upscale	77.4	13.2	0.1	9.3	100.0
run-down	49.9	36.3	1.0	12.8	100.0
middle.....	67.3	22.0	0.6	10.1	100.0
Dwelling rating					
luxury	84.3	8.2	.	7.4	100.0
upscale.....	81.3	10.3	0.0	8.3	100.0
mid-range	73.5	16.7	0.4	9.4	100.0
modest	58.2	28.6	0.3	12.8	100.0
low-income.....	37.6	48.4	3.1	10.9	100.0
very low-income	29.2	54.2	.	16.6	100.0
Size					
up to 60 m ²	45.7	39.1	0.4	14.8	100.0
from 60 a 80 m ²	54.9	32.7	0.8	11.6	100.0
from 80 a 100 m ²	70.8	18.5	0.9	9.9	100.0
from 100 a 120 m ²	82.2	9.0	0.2	8.6	100.0
more than 120 m ²	90.3	4.0	0.1	5.6	100.0
Total	68.5	20.9	0.5	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.....	163,320	6,027	3.7	18.0
female	138,203	5,288	3.8	20.6
Age				
up to 30 years	152,110	5,693	3.7	16.1
31 to 40	154,434	5,932	3.8	17.8
41 to 50	168,942	6,263	3.7	17.5
51 to 65	177,961	6,612	3.7	18.3
over 65	128,491	4,710	3.7	21.7
Education				
none	63,228	2,453	3.9	19.2
elementary school	113,249	4,539	4.0	22.1
middle school	148,631	5,597	3.8	18.6
high school	195,991	7,118	3.6	17.9
university degree	250,367	8,666	3.5	16.1
Branch of activity				
agriculture	130,435	4,535	3.5	16.1
industry	161,085	6,475	4.0	18.0
public administration	185,892	6,355	3.4	17.0
other sector	180,913	6,709	3.7	16.4
not employed.....	136,133	5,079	3.7	21.5
Work status				
Employee				
blue-collar worker	124,329	4,929	4.0	18.1
white-collar worker	170,164	6,203	3.6	17.4
cadre and manager.....	256,168	9,730	3.8	16.9
total	163,466	6,164	3.8	17.5
Self-employed				
Sole proprietor, member of arts or professions.....	238,645	8,056	3.4	15.7
other self-employed	160,470	6,219	3.9	16.8
total	194,682	7,023	3.6	16.2
Not employed				
retired	135,747	5,050	3.7	20.9
other	142,487	5,544	3.9	38.8
total	136,133	5,079	3.7	21.5
Household size				
1 member	117,229	4,574	3.9	27.3
2 members	152,319	5,680	3.7	19.9
3 members	174,948	6,564	3.8	17.3
4 members	167,524	6,038	3.6	16.2
5 members or more	174,799	6,424	3.7	16.6
Number of earners				
1 earner	137,351	5,237	3.8	25.5
2 earners	168,494	6,174	3.7	17.0
3 earners	171,497	6,457	3.8	14.1
4 earners or more	184,347	6,385	3.5	11.8

(*) 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	66,098	2,195	3.3	29.9
€10.000 - €20.000	102,475	3,863	3.8	25.2
€20.000 - €30.000	140,066	5,174	3.7	20.8
€30.000 - €40.000	173,313	6,584	3.8	18.9
more than €40.000	248,533	9,229	3.7	15.2
Town size				
up to 20,000 inhabitants	141,247	4,996	3.5	17.2
from 20,000 to 40,000	150,224	5,389	3.6	17.6
from 40,000 to 500,000	168,410	6,587	3.9	19.3
more than 500,000	200,456	8,137	4.1	22.8
Geographical area				
North	180,279	6,892	3.8	18.8
Centre	174,270	6,699	3.8	20.2
South and Islands	111,347	3,768	3.4	16.8
Location of the dwelling				
isolated area, countryside	157,719	5,032	3.2	17.5
town outskirts	147,768	5,561	3.8	18.9
semi-central	150,836	5,779	3.8	18.3
town centre	173,476	6,463	3.7	19.3
other	150,448	5,446	3.6	16.9
Neighbourhood status				
upscale	234,157	8,218	3.5	19.7
run-down	80,016	3,171	4.0	17.9
middle	133,928	5,151	3.8	18.1
Dwelling rating				
luxury	476,326	13,217	2.8	20.1
upscale	243,681	8,772	3.6	20.2
mid-range	147,418	5,561	3.8	18.0
modest	86,218	3,608	4.2	18.1
low-income	80,002	3,354	4.2	18.5
very low-income	34,183	1,591	4.7	11.7
Size				
up to 60 m ²	68,345	3,471	5.1	18.3
from 60 a 80 m ²	104,320	4,723	4.5	19.4
from 80 a 100 m ²	141,098	5,370	3.8	18.1
from 100 a 120 m ²	162,536	6,131	3.8	17.7
more than 120 m ²	242,873	7,878	3.2	19.2
Total	156,272	5,820	3.7	18.6

(*) 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.....	97,551	3,458	3.5	16.6
female	94,645	3,631	3.8	23.2
Age				
up to 30 years	93,534	3,903	4.2	21.3
31 to 40	102,210	3,786	3.7	18.8
41 to 50	97,626	4,118	4.2	19.8
51 to 65	106,931	3,271	3.1	14.3
over 65	81,736	2,597	3.2	18.8
Education				
none	59,312	2,007	3.4	19.0
elementary school	71,454	2,605	3.6	19.0
middle school	93,984	3,547	3.8	18.5
high school	131,235	4,502	3.4	18.9
university degree	162,284	5,932	3.7	14.5
Branch of activity				
agriculture	84,618	2,925	3.5	14.3
industry	99,028	3,802	3.8	19.0
public administration	114,820	3,740	3.3	15.4
other sector	109,103	4,507	4.1	18.9
not employed.....	80,055	2,609	3.3	19.5
Work status				
Employee				
blue-collar worker	84,484	3,383	4.0	19.6
white-collar worker	119,751	4,605	3.8	20.1
cadre and manager.....	176,526	4,803	2.7	11.7
total	102,518	3,875	3.8	18.6
Self-employed				
Sole proprietor, member of arts or professions.....	137,684	4,475	3.3	13.4
other self-employed	109,787	4,665	4.2	16.7
total	120,866	4,590	3.8	15.2
Not employed				
retired	80,866	2,635	3.3	18.0
other	74,631	2,435	3.3	50.5
total	80,055	2,609	3.3	19.5
Household size				
1 member	87,125	3,339	3.8	29.0
2 members	102,030	3,844	3.8	19.9
3 members	101,526	3,323	3.3	13.7
4 members	98,784	3,424	3.5	13.9
5 members or more	96,742	3,637	3.8	16.8
Number of earners				
1 earner	88,621	3,367	3.8	26.1
2 earners	106,716	3,580	3.4	14.0
3 earners	100,977	3,764	3.7	11.4
4 earners or more	164,154	6,037	3.7	11.4

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	62,758	2,192	3.5	33.4
€10.000 - €20.000	93,529	3,613	3.9	24.9
€20.000 - €30.000	105,970	3,905	3.7	16.2
€30.000 - €40.000	128,160	4,223	3.3	12.4
more than €40.000	168,865	5,641	3.3	9.5
Town size				
up to 20,000 inhabitants	78,183	3,000	3.8	15.9
from 20,000 to 40,000	91,313	3,081	3.4	16.0
from 40,000 to 500,000	104,391	3,379	3.2	18.0
more than 500,000	115,716	4,693	4.1	23.0
Geographical area				
North	108,312	3,994	3.7	17.8
Centre	106,548	3,880	3.6	20.4
South and Islands	73,825	2,591	3.5	17.8
Location of the dwelling				
isolated area, countryside	79,748	3,757	4.7	17.0
town outskirts	85,797	2,960	3.5	16.0
semi-central	97,952	3,700	3.8	20.1
town centre	108,885	3,877	3.6	19.6
other	87,736	3,139	3.6	11.2
Neighbourhood status				
upscale	150,246	4,765	3.2	17.8
run-down	53,552	2,268	4.2	17.2
middle	92,687	3,451	3.7	18.5
Dwelling rating				
luxury	483,530	11,426	2.4	9.2
upscale	154,009	4,976	3.2	17.6
mid-range	113,963	4,214	3.7	19.7
modest	77,848	3,086	4.0	18.6
low-income	60,121	2,019	3.4	15.2
very low-income	38,322	1,728	4.5	16.8
Size				
up to 60 m ²	62,146	2,925	4.7	22.6
from 60 a 80 m ²	92,770	3,326	3.6	17.5
from 80 a 100 m ²	119,578	4,105	3.4	18.1
from 100 a 120 m ²	137,257	4,154	3.0	14.4
more than 120 m ²	203,566	5,261	2.6	15.3
Total	96,652	3,511	3.6	18.3

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

APPENDIX C:
THE QUESTIONNAIRE



SURVEY OF ITALIAN HOUSEHOLDS' INCOME AND WEALTH 2002

QUESTIONNAIRE HEAD OF HOUSEHOLD

(I BILANCI DELLE FAMIGLIE ITALIANE NEL 2002)

1. NO. QUESTIONNAIRE		|_|_|_|_|_|_|_|_|_|
2. DATE OF INTERVIEW:		|_|_|_|_|/|_|_|_|_|/2003
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 2001 (Panel)	3	
- new household formed by members of a household interviewed in 2001 (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)* No. |_|_|

A. COMPOSITION OF HOUSEHOLD AT END OF 2002

ALL HOUSEHOLDS

I would first like to record the composition of the household. Can you please list all household members as of 31 December 2002?

(Include all persons that normally lived in this dwelling at 31 December 2002 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 permanently in the household at 31 December 2002.)

This household comprised persons, including children.

|_|_|_|_| No. of persons from 0 years of age upwards living in this household at 31 December 2002

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 31.12.2002 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								
- 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
(SHOW CARD A03) A03. Place of birth									
<i>If in Italy, enter province code ...</i>	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|
<i>If abroad, enter whether born in:</i>									
- North America.....	1	1	1	1	1	1	1	1	1
- Central or South America.....	2	2	2	2	2	2	2	2	2
- Africa.....	3	3	3	3	3	3	3	3	3
- Asia	4	4	4	4	4	4	4	4	4
- Oceania	5	5	5	5	5	5	5	5	5
- Europe	6	6	6	6	6	6	6	6	6
<i>(If Europe enter State Code)</i>	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|
A04. Year of birth.....	_____	_____	_____	_____	_____	_____	_____	_____	_____

FOR PANEL ONLY
 Questions A05, A06, A07,
 A08

*Keep the order in which members are listed unchanged with respect to
 31.12.2002, adding members that left the household in 2001 or 2002*

Member number →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (enter) →									
A05. If joined household in 2001-2002, 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 2001-2002, 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 household	2001 2002	2001 2002	2001 2002	2001 2002	2001 2002	2001 2002	2001 2002	2001 2002	2001 2002
Member order in 2001 survey (at 31.12.2000) (Interviewer! complete always!)									

ALL HOUSEHOLDS

(Keep the order in which members are listed unchanged)

CONTINUE WITH HOUSEHOLD MEMBERS PRESENT AT 31.12.2002									
Member number →	H.H. 1	2	3	4	5	6	7	8	9
NAME (enter) →									
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 1997									
<i>If in Italy, enter province code →</i>	|||	|||	|||	|||	|||	|||	|||	|||	|||
<i>If abroad, specify:</i>									
- North America.....	1	1	1	1	1	1	1	1	1
- Central or South America.....	2	2	2	2	2	2	2	2	2
- Africa.....	3	3	3	3	3	3	3	3	3
- Asia	4	4	4	4	4	4	4	4	4
- Oceania	5	5	5	5	5	5	5	5	5
- Europe	6	6	6	6	6	6	6	6	6
<i>(If Europe enter State Code)</i>	|||	|||	|||	|||	|||	|||	|||	|||	|||

(Keep the order in which members are listed unchanged)

Member number →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (enter) →									
(SHOW CARD A11) A11. EDUCATIONAL QUALIFICATION <i>(Give highest qualification earned)</i>									
-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
-postgraduate qualification	8	8	8	8	8	8	8	8	8
(SHOW CARD A12) <i>(If high-school diploma - 5 year course of study)</i> A12. HIGH-SCHOOL DIPLOMA									
-school for professional studies..	1	1	1	1	1	1	1	1	1
-technical school.....	2	2	2	2	2	2	2	2	2
-high schools specialised in classical, scientific or language studies	3	3	3	3	3	3	3	3	3
-art schools and institutes	4	4	4	4	4	4	4	4	4
-teacher training school.....	5	5	5	5	5	5	5	5	5
-other	6	6	6	6	6	6	6	6	6
(SHOW CARD A13) <i>(If short-course university degree, bachelor's degree or post-graduate qualification)</i> A13. UNIVERSITY DEGREE OR DIPLOMA									
-mathematics, physics, chemistry, biology, sciences, pharmacy.....	01	01	01	01	01	01	01	01	01
-agricultural or veterinary sciences	02	02	02	02	02	02	02	02	02
-medicine and dentistry.....	03	03	03	03	03	03	03	03	03
-engineering.....	04	04	04	04	04	04	04	04	04
-architecture or city-planning....	05	05	05	05	05	05	05	05	05
-economics or statistics.....	06	06	06	06	06	06	06	06	06
-political science, sociology	07	07	07	07	07	07	07	07	07
-law	08	08	08	08	08	08	08	08	08
-arts, philosophy, languages	09	09	09	09	09	09	09	09	09
-other	10	10	10	10	10	10	10	10	10

<i>(If short-course university degree, bachelor's degree or post-graduate qualification)</i> A14. AT WHICH UNIVERSITY WAS DEGREE/DIPLOMA EARNED? <i>(Enter the code for the university; see list below)</i> RESERVED to: Other (specify) (code 85)	_____	_____	_____	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____	_____	_____	_____

- | | |
|--|--|
| 1 Ancona - Università degli Studi
2 Aosta - Università degli Studi
3 Bari - Politecnico
4 Bari - Università degli Studi
5 Benevento - Università del Sannio
6 Bergamo - Università degli Studi
7 Bologna - Istituto Superiore Educazione Fisica
8 Bologna - Università degli Studi
9 Bolzano - Libera Università
10 Brescia - Università degli Studi
11 Cagliari - Università degli Studi
12 Camerino - Università degli Studi
13 Campobasso - Università degli Studi del Molise
14 Casamassima (BA) - Libera Università Mediterranea Jean Monnet
15 Cassino - Università degli Studi
16 Castellanza - Università "Carlo Cattaneo"
17 Catania - Università degli Studi
18 Catanzaro - Università degli Studi
19 Chieti - Università Gabriele D'Annunzio
20 Cosenza - Università della Calabria
21 Ferrara - Università degli Studi
22 Florence - Università degli Studi
23 Florence - Istituto Superiore Educazione Fisica
24 Foggia - Università degli Studi
25 Genoa - Università degli studi
26 L'Aquila - Università degli Studi
27 L'Aquila - Istituto Superiore Educazione Fisica
28 Lecce - Università degli Studi
29 Macerata - Università degli Studi
30 Messina - Università degli Studi
31 Milan - Istituto Superiore di Educazione Fisica
32 Milan - Istituto Superiore di Educazione Fisica della Lombardia
33 Milan - Università "Vita - Salute" San Raffaele
34 Milan - Libera Università di Lingue e Comunicazione (IULM)
35 Milan - Politecnico
36 Milan - Università Cattolica S. Cuore
37 Milan - Università commerciale Bocconi
38 Milan - Università degli Studi
39 Milan Bicocca - Università degli Studi
40 Modena e Reggio Emilia - Università degli Studi
41 Naples - Il Università degli Studi
42 Naples - Istituto Superiore Educazione Fisica
43 Naples - Istituto Universitario Orientale | 44 Naples - Istituto Universitario Suor Orsola Benincasa
45 Naples - Università degli Studi
46 Naples - Università degli Studi Parthenope
47 Padua - Università degli Studi
48 Palermo - Istituto Superiore Educazione Fisica
49 Palermo - Università degli Studi
50 Parma - Università degli Studi
51 Pavia - Università degli Studi
52 Perugia - Istituto Superiore Educazione Fisica
53 Perugia - Università degli Studi
54 Perugia - Università per stranieri
55 Pisa - Università degli Studi
56 Potenza - Università della Basilicata
57 Reggio Calabria - Università degli Studi
58 Rome - Università "Campus Bio-medico"
59 Rome - III Università degli Studi
60 Rome - Istituto Universitario di Scienze Motorie
61 Rome - Libera Università internazionale Studi sociali (LUISS)
62 Rome - Libera Università Maria SS.Assunta (LUMSA)
63 Rome - Libera Università San Pio V
64 Rome - Università la Sapienza
65 Rome - Università Tor Vergata
66 Salerno - Università degli Studi
67 Sassari - Università degli Studi
68 Siena - Università per stranieri
69 Siena - Università degli Studi
70 Teramo - Università degli Studi
71 Turin - Politecnico
72 Turin - Università degli studi
73 Turin - Istituto Superiore di Educazione Fisica
74 Trento - Università degli Studi
75 Trieste - Università degli Studi
76 Udine - Università degli Studi
77 Urbino - Istituto Superiore Educazione Fisica
78 Urbino - Università degli Studi
79 Varese - Università dell' Insubria
80 Venezia - Istituto Universitario di Architettura
81 Venezia - Università degli Studi
82 Vercelli - Università del Piemonte Orientale " A. Avogadro"
83 Verona - Università degli Studi
84 Viterbo - Università della Tuscia
85 Other Italian universities
86 Foreign universities |
|--|--|

<i>(If UNIVERSITY DEGREE OR DIPLOMA)</i> A15.DIPLOMA/ UNIVERSITY DEGREE final mark.....	_____	_____	_____	_____	_____	_____	_____	_____	_____
	out of _____	out of _____	out of _____	out of _____	out of _____	out of _____	out of _____	out of _____	out of _____
	_____	_____	_____	_____	_____	_____	_____	_____	_____
	<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
<i>(If UNIVERSITY DEGREE OR DIPLOMA)</i> A16.YEAR OF DIPLOMA / UNIVERSITY DEGREE.....	_____	_____	_____	_____	_____	_____	_____	_____	_____

FOR PANEL ONLY
quest. A17 e A18

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

A17. Following the changes in your household between the end of 2000 and the end of 2002, has there been an increase in the property or savings owned by your household? In other words, has someone contributed **(Interviewer: read!)?**

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

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

A18. Following the changes in your household between the end of 2000 and the end of 2002, has there been a decrease in the property or savings owned by your household? **(Interviewer: read!)?**

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

FOR HEAD OF HOUSEHOLD AND SPOUSE

ALL HOUSEHOLDS

	HEAD OF HOUSEHOLD		SPOUSE	
	Father	Mother	Father	Mother
<i>(SHOW CARD A19-A20-A21)</i>				
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. A23				
A19. 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
- Unknown/No response/Ignored	6	6	6	6
A20. 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
A21. 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 etc.)	4	4	4	4
- Unknown/No response/Ignored.....	5	5	5	5
(Quest A22-A23-A24 only for parents who did not live in this household at 31.12.2002)				
A22. In what year were your parents born?	|_|_|_|_|	|_|_|_|_|	|_|_|_|_|	|_|_|_|_|
A23. Were your parents still alive at 31.12.2002?				
- Yes	1	1	1	1
- No	2	2	2	2
- Unknown/No response/Ignored	3	3	3	3
A24. How long does it normally take you to go from your home to that of your parents?	|_|_|:|_|_|_hh mm		|_|_|:|_|_|_hh mm	
A25. Did you have brothers or sisters (still alive) who were <u>not residing</u> with you at 31.12.2002?				
- Yes	1		1	
- No	2		2	
A26. (If "Yes"):				
- number of brothers .....	|_|_|		|_|_|	
- number of sisters .....	|_|_|		|_|_|	
A27. Did you have children (still alive) who <u>did not reside</u> with you at 31.12.2002?				
- Yes		1		
- No		2		
A28. (if "Yes"): How many children? .....			|_|_|	

→ Go to Section B

B. EMPLOYMENT AND INCOMES

(Keep the order in which members are listed unchanged)

Member number →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (enter) →									
<p>B01. In 2002 was (<i>name</i>) employed or not? I.e. did he/she have paid employment? (<i>Consider the prevalent status in 2002</i>)</p> <p>(If "employed") What was the main employment of (<i>name</i>) for the greater part of the year? (<i>Show card B01a</i>)</p> <p>(If "not employed") What was the status of (<i>name</i>) in 2002? (<i>Show card B01b</i>)</p> <ul style="list-style-type: none"> • PAYROLL EMPLOYEE <ul style="list-style-type: none"> - blue-collar worker or similar (including apprentices and homeworkers) 01 01 01 01 01 01 01 01 01 01 - office worker 02 02 02 02 02 02 02 02 02 02 - school teacher in any type of school (including teachers with term appointments, those under special contracts and similar) 03 03 03 03 03 03 03 03 03 03 - junior manager/cadre 04 04 04 04 04 04 04 04 04 04 - manager, senior official, principal, headmaster, university teacher, magistrate 05 05 05 05 05 05 05 05 05 05 - other (<i>specify</i>): • SELF-EMPLOYED <ul style="list-style-type: none"> - member of the arts or professions 06 06 06 06 06 06 06 06 06 06 - sole proprietor 07 07 07 07 07 07 07 07 07 07 - free lance 08 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 09 - active shareholder/partner 10 10 10 10 10 10 10 10 10 10 - contingent worker employed on none account..... 20 20 20 20 20 20 20 20 20 20 - other (<i>specify</i>): • NOT EMPLOYED <ul style="list-style-type: none"> - first-job seeker 11 11 11 11 11 11 11 11 11 11 - unemployed 12 12 12 12 12 12 12 12 12 12 - homemaker 13 13 13 13 13 13 13 13 13 13 - well off 14 14 14 14 14 14 14 14 14 14 - job pensioner 15 15 15 15 15 15 15 15 15 15 - non-job pensioner (disability/survivor's/ social pension) 16 16 16 16 16 16 16 16 16 16 - student (from primary school up) 17 17 17 17 17 17 17 17 17 17 - pre-school-age child..... 18 18 18 18 18 18 18 18 18 18 - conscript..... 19 19 19 19 19 19 19 19 19 19 - other (<i>specify</i>):..... 									

(Keep the order in which members are listed unchanged)

Member number →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (enter) →									
B02. If unemployed or a job pensioner 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 similar)	03	03	03	03	03	03	03	03	03
- junior manager/cadre	04	04	04	04	04	04	04	04	04
- manager, senior official, principal, headmaster, university teacher 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 employed, a job pensioner or unemployed 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)

IF OLDER THAN 14 YEARS (Otherwise → go to Quest.B24)	MEMBERS OF THE HOUSEHOLD								
Member number →	H.H. 1	2	3	4	5	6	7	8	9
NAME (enter) →									
B04. In 2002 did (name) do anything to find employment (temporary or otherwise) or to change his/her employment? - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
B05. Consider all the activities, including temporary ones, performed up to 31.12.2002: how many activities had (name) performed, including the one, if any, being performed at 31.12.2002? - none → Quest. B26 - one - more than one, specify: <i>(If unemployed - code 15 to Quest.B01 - code 00 cannot be used)</i>	0 1 |_|_|	0 1 |_|_|	0 1 |_|_|	0 1 |_|_|	0 1 |_|_|	0 1 |_|_|	0 1 |_|_|	0 1 |_|_|	0 1 |_|_|
B06. 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
B07. How old was (name) when he/she began to work? <i>(the answer should refer to the first activity performed)</i>	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|	|_|_|
B08. 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 - No → see Instructions preceding Quest B10	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
<i>(If "Yes")</i> B09. For how many years?..... <i>(If for less than a year)</i> For how many months?.....	|_|_| |_|_|	|_|_| |_|_|	|_|_| |_|_|	|_|_| |_|_|	|_|_| |_|_|	|_|_| |_|_|	|_|_| |_|_|	|_|_| |_|_|	|_|_| |_|_|

FOR JOB PENSIONERS (Code 18 Quest. B01)
 Otherwise → Instructions preceding Quest. B13

(Keep the order in which members are listed unchanged)

Member number →	MEMBERS OF THE HOUSEHOLD								
	H.H.1	2	3	4	5	6	7	8	9
NAME (enter) →									
B10. At what age did (name) retire?	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]
(SHOW CARD B11)									
B11. Why did he/she retire at that age (one answer) (SHOW CARD B11)									
- For health reasons	1	1	1	1	1	1	1	1	1
- To retire together with his wife (her husband)	2	2	2	2	2	2	2	2	2
- Desire to do something else	3	3	3	3	3	3	3	3	3
- Reached minimum retirement age for public pension	4	4	4	4	4	4	4	4	4
- Reached maximum retirement age	5	5	5	5	5	5	5	5	5
- Other reasons	6	6	6	6	6	6	6	6	6
(If code 5 for Quest. B11)									
B12. Would he/she have taken advantage of an increase in the maximum retirement age to work longer, possibly part-time?									
- Yes, to work full -time	1	1	1	1	1	1	1	1	1
- Yes, to work part -time	2	2	2	2	2	2	2	2	2
- No	3	3	3	3	3	3	3	3	3
(If retired before maximum retirement age, code other than 5 for Quest. B11) (SHOW CARD B12b)									
B12b. At what conditions would he/she have worked longer?									
- Economic incentives	1	1	1	1	1	1	1	1	1
- Possibility of part-time or more flexible work	2	2	2	2	2	2	2	2	2
- Possibility of cumulating pension and earned income	3	3	3	3	3	3	3	3	3
- Other	4	4	4	4	4	4	4	4	4
- None	5	5	5	5	5	5	5	5	5

FOR EMPLOYED MEMBERS (see Quest. B01)
 Otherwise → Quest. B24

(If answer to Quest. B05 is more than one activity, otherwise → Quest. B14)									
B13. How old was (name) when he/she began the activity that he/she was performing at 31-12-2002?.....	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]
B14. During 2002 were there any days in which (name) took sick leave (apart from maternity leave)?									
- Yes	1	1	1	1	1	1	1	1	1
- No → Quest. B16	2	2	2	2	2	2	2	2	2
(If "Yes"):									
B15. How many days?	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]
B16. At what age does (name) expect to retire (or has retired in the meantime)?	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]
(If the member is at least 50, otherwise → Quest. B20) (SHOW CARD B11)									
B17. Why did he/she think of retiring/has retired at that age? (One answer)									
- For health reasons	1	1	1	1	1	1	1	1	1
- To retire together with his wife (her husband)	2	2	2	2	2	2	2	2	2
- Desire to do something else	3	3	3	3	3	3	3	3	3
- Reached minimum retirement age for public pension	4	4	4	4	4	4	4	4	4
- Reached maximum retirement age	5	5	5	5	5	5	5	5	5
- Other reasons	6	6	6	6	6	6	6	6	6
(If code 5 for Quest. B17)									
B18. Would he/she have taken advantage of an increase in the maximum retirement age to work longer, possibly part-time?									
- Yes, to work full-time	1	1	1	1	1	1	1	1	1
- Yes, to work part-time	2	2	2	2	2	2	2	2	2
- No	3	3	3	3	3	3	3	3	3

(Keep the order in which members are listed unchanged)

Member number →	MEMBERS OF THE HOUSEHOLD								
	H.H.1	2	3	4	5	6	7	8	9
NAME (enter) →									
(If respondent expects to retire before the maximum retirement age, code <u>other than 5</u> for Quest. B17) (SHOW CARD B12b)									
B19. At what conditions would he/she have worked longer?									
- Economic incentives.....	1	1	1	1	1	1	1	1	1
- Possibility of part-time or more flexible work.....	2	2	2	2	2	2	2	2	2
- Possibility of cumulating pension and earned income.....	3	3	3	3	3	3	3	3	3
- Other.....	4	4	4	4	4	4	4	4	4
- None.....	5	5	5	5	5	5	5	5	5
B20. With reference to when (name) will retire and considering only his/her public pension , i.e. excluding any supplementary pensions or pension funds, what percentage will this be of his/her pre-retirement earned income?									
	[[[]]]	[[[]]]	[[[]]]	[[[]]]	[[[]]]	[[[]]]	[[[]]]	[[[]]]	[[[]]]
(If B20 is greater than 0)									
B21. Do you think the public pension will be sufficient for the personal and household needs of (name) in the post-retirement period?									
- Yes..... → Quest. B23	1	1	1	1	1	1	1	1	1
- No.....	2	2	2	2	2	2	2	2	2
- Don't know..... → Quest. B23	3	3	3	3	3	3	3	3	3
(If 0 Quest. B20 or "No" for Quest. B21) (SHOW CARD B22)									
B22. What do you expect (name) will do or what has he/she done to increase his/her post-retirement income? (more than one answer is possible)									
- join a pension fund.....	1	1	1	1	1	1	1	1	1
- boost payments to the pension funds he/she has already joined....	2	2	2	2	2	2	2	2	2
- defer retirement.....	3	3	3	3	3	3	3	3	3
- work after retirement.....	4	4	4	4	4	4	4	4	4
- invest in real estate.....	5	5	5	5	5	5	5	5	5
- accumulate financial assets (government securities, mutual funds, shares,...).....	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 (specify):.....	9	9	9	9	9	9	9	9	9

(Keep the order in which members are listed unchanged)

	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (enter) →									
(If older than 15 years) B23. In 2002 did (name) receive income from <u>payroll employment</u> , whether full or part time, continuous or occasional? - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
(If older than 15 years) B24. In 2002 again did (name) receive income from <u>self-employment</u> as a: a) member of the professions, sole proprietor, - Yes free lance or contingent worker employed on none account? - No b) owner or member of a family business? - Yes - No c) active shareholder/partner? - Yes - No	1 2 1 2 1 2	1 2 1 2 1 2	1 2 1 2 1 2	1 2 1 2 1 2	1 2 1 2 1 2	1 2 1 2 1 2	1 2 1 2 1 2	1 2 1 2 1 2	1 2 1 2 1 2
ALL HOUSEHOLDS B25. And in 2002 did (name) receive income from a <u>job</u> , <u>disability</u> , <u>long-service</u> , <u>old-age</u> , <u>social</u> , or <u>survivor's</u> pension or a <u>pension</u> (<u>life annuity</u>) under a private insurance policy? - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
B26. And in 2002 did (name) receive : a) payments under casualty, life or health insurance policies? - Yes - No (If older than 14 years) b) unemployment benefits of any kind or employee severance pay? - Yes - No c) Economic support of any kind from public or private bodies? - Yes - No d) Scholarships, gifts or cash from relations or friends not living in the house, alimony, or other income? - Yes - No	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2

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

	ANNEXES								
	B1	B1	B1	B1	B1	B1	B1	B1	B1
• employee ("Yes" to Question B23)	B1	B1	B1	B1	B1	B1	B1	B1	B1
• member of the professions, sole proprietor or free lance ("Yes" to Question B24a)	B2	B2	B2	B2	B2	B2	B2	B2	B2
• family business (compile only one B3 for all the members) ("Yes" to Question. B24b)	B3	B3	B3	B3	B3	B3	B3	B3	B3
• active shareholder/partner ("Yes" to Question. B24c)	B4	B4	B4	B4	B4	B4	B4	B4	B4
• pensioner (all types of pension) ("Yes" to Question B25)	B5	B5	B5	B5	B5	B5	B5	B5	B5
• recipient of other income ("Yes" to Question B6)	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. At 31.12.2002 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		|_|_|		|_|_|

N.B.!

- If you do not have a bank current account or savings book and you do not have a PO current account or savings book,
 → Go to **Quest. C20**

- If you do not have a bank current account or savings book but you do have a PO current account or savings book,

→ If member's year of birth is even, enter code Y for **Quest. C07** and go to 1st round

→ If member's year of birth is odd, go to **Quest. C08**

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)*

1 Banca Commerciale Italiana (COMIT)	<input type="checkbox"/>	23 Banca Popolare di Vicenza S.c.r.l.	<input type="checkbox"/>
2 Banca di Roma	<input type="checkbox"/>	24 Banca Toscana	<input type="checkbox"/>
3 Banca Intesa	<input type="checkbox"/>	25 BancaIntesaBci Mediocredito	<input type="checkbox"/>
4 Banca Nazionale del Lavoro	<input type="checkbox"/>	26 Banco di Brescia S. Paolo Cab	<input type="checkbox"/>
5 Credito Italiano	<input type="checkbox"/>	27 Banco di Napoli	<input type="checkbox"/>
6 Monte dei Paschi di Siena	<input type="checkbox"/>	28 Banco di Sardegna S.p.a	<input type="checkbox"/>
7 San Paolo IMI	<input type="checkbox"/>	29 Banco di Sicilia	<input type="checkbox"/>
8 Unicredito Italiano	<input type="checkbox"/>	30 Bipop - Carire	<input type="checkbox"/>
9 Banca Agricola Mantovana	<input type="checkbox"/>	31 C.R. di Verona, Vicenza, Belluno e Ancona Banca - Cariverona	<input type="checkbox"/>
10 Banca Antoniana - Popolare Veneta	<input type="checkbox"/>	32 Cardine Banca	<input type="checkbox"/>
11 Banca Carige Cassa di Risparmio di Genova e Imperia	<input type="checkbox"/>	33 Cassa di Risparmio di Firenze	<input type="checkbox"/>
12 Banca Carime	<input type="checkbox"/>	34 Cassa di Risparmio di Padova e Rovigo	<input type="checkbox"/>
13 Cassa di Risparmio di Torino S.p.a	<input type="checkbox"/>	35 Cassa di Risparmio in Bologna	<input type="checkbox"/>
14 Banca delle Marche	<input type="checkbox"/>	36 Cassa di Risparmio di Parma e Piacenza	<input type="checkbox"/>
15 Banca Popolare Commercio e Industria	<input type="checkbox"/>	37 Centrobanca-Banca centrale di credito popolare	<input type="checkbox"/>
16 Banca Popolare dell'Emilia Romagna	<input type="checkbox"/>	38 Credito Bergamasco	<input type="checkbox"/>
17 Banca Popolare di Bergamo - Credito Varesino	<input type="checkbox"/>	39 Credito Emiliano società per azioni	<input type="checkbox"/>
18 Banca Popolare di Lodi	<input type="checkbox"/>	40 Deutsche Bank	<input type="checkbox"/>
19 Banca Popolare di Milano	<input type="checkbox"/>	41 Dexia Crediop	<input type="checkbox"/>
20 Banca Popolare di Novara	<input type="checkbox"/>	42 Interbanca Piccole	<input type="checkbox"/>
21 Banca Popolare di Sondrio	<input type="checkbox"/>	43 Rolo Banca 1473	<input type="checkbox"/>
22 Banca Popolare di Verona - Banco S. Geminiano e S. Prospero	<input type="checkbox"/>	44 1^ other bank (specify) _____	
		45 2^ other bank (specify) _____	
		46 3^ other bank (specify) _____	

IF MORE THAN ONE BANK IS INDICATED FOR QUEST: C06 OR BANK AND PO FOR QUEST: C01 – Otherwise enter the code of the bank indicated for Quest. 6 directly.

C07. Among *(read the banks specified for Quest. C.06) and the PO (if code c or d for C.01), which is the intermediary you use most: Code of bank |_|_|_| or PO "Y"*

**If head of household's year of birth is even
 Otherwise**

**→ 1st round
 → Go to Quest. C08**

1. The reference here is to(read the answer to C.07) or the most used intermediary you indicated to me. For how many years have you (and your household) used it?

- less than 2 years 1
- from 2 a 4 years 2
- from 5 a 10 years 3
- more than 10 years 4
- doesn't know/remember 5

2. What made you prefer(read the response to Quest. C.07) when you and your household began to use it? (Do not prompt! Maximum 2 answers)

- convenience with respect to home..... 01
- convenience with respect to workplace..... 02
- advantageous interest rates 03
- advantageous charges for services 04
- rapidity of banking transactions 05
- courteousness of the staff 06
- the quantity and variety of services offered 07
- offers services that permit banking transactions to be carried out over the Internet..... 08
- personal acquaintances 09
- it is the bank of my employer (or of my business) 10
- it is a famous, important bank..... 11
- don't know, no particular reason 12
- other reason (specify):..... 13

3.(read the answer to Quest. C.07) coincides with the intermediary with which your household opened its first account? I.e. the first bank/PO that you and your household used?

- Yes 1
- No 2

4. How far is(read the response to Quest. C.07) from your home/workplace (minimum distance)?

- less than 1 km 1
- from 1 to 5 km 2
- from 5 to 15 km 3
- from 15 to 30 km 4
- more than 30 km 5
- On line bank 6

5. In addition to your account, what other financial products/ services does..(read the response to Quest. C.07) supply you with?

(several answers possible)

- Payment of utility bills 1
- Crediting of salary 2
- Securities custody and administration..... 3
- Securities trading 4
- Mortgage loans 5
- Insurance policies 6
- Consumer credit - Personal loans 7
- Individual portfolio management..... 8
- Interactive on-line services 9
- Informational on line services 10
- Other 11

- None.....12

We will now look at all the financial intermediaries that you and your household have used in the last few year.

6. In the last two years did you and your household open a new current account with a new intermediary (bank or the PO)?

- Yes 1
- No 2 → **Quest. 9**

(If yes)

7. The account was opened

(Interviewer! Read. Only one answer)

- because you did not have a current account before1 → **Quest. 9**
- in place of an existing account.....2
- while keeping an existing account open3

8. Why did you open the new account (**several answers possible**)?

- Change of residence and/or workplace1
- Conditions applied (interest rates & charges)2
- Quality of services supplied3
- Accessibility.....4
- Closing/Opening of Bancomat/Postamat or branches close to home/workplace5

9. In the last two years have you and your household closed a current account?

- Yes 1
- No 2 → **Quest. 13**

(If yes)

10. This account was closed

(Interviewer! Read. One answer)

- to open a new one with the same bank.....1-
- to open a new one with a different bank.....2
- to open a new one with Bancoposta3
- without opening a new current account4

11. Why did you close the account (**several answers possible**)?

- Change of residence and/or workplace1
- Conditions applied (interest rates & charges).2
- Quality of services supplied3
- Accessibility4
- Closing/Opening of Bancomat/Postamat or branches close to home/workplace5
- Other reasons6

12. Do you remember how much it cost to close the account?

- Yes 1 → € |_|_|_|
- No 2

IF YOU HAVE CURRENT ACCOUNTS - Else → Quest. 20

13. Do you (or another member of your household) have an overdraft facility, i.e. the possibility of being in the red?

(Consider all the banks used by the household and exclude current accounts used only for a business activity)

- Yes 1 ...
- No 2 → **Quest. 16**
- Don't know 3 → **Quest. 16**

14. **(If "Yes"):** What is the overdraft limit?
(Sum all the different limits available)

- €|_|_|_|.|_|_|_| overdraft limit

15. **(If "Yes")** What is the interest rate charged on overdrawn amounts?
(If you have more than one current account, refer to the most important)

- Overdraft 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

16. What is the gross deposit rate on the current account with**(read the response to Quest. C07)?**

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

- Gross deposit 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

We will now look at the possession and use of different means of payment.

17. In 2002, did you (or another member of your household) make payments with bank cheques? **(Exclude cheques used to make withdrawals)**

- Yes 1
- No 2 → Quest. 19

18. **(If "Yes"):** How many cheques did your household write on average in each month in 2002?

Monthly average no. of cheques written |_|_|_|

No. of cheques written in 2002 |_|_|_|
(if less than 1 per month)

19. In 2002 did you (or another member of your household) use current account direct debits to make recurring payments and which?
(Interviewer! Several answers possible)

- payment of utility bills 1
- payment of rent, condominium expenses, etc 2
- payment of credit card payments 3
- mortgage loan and other period payments 4
-

20. In 2002 did you (or another member of your household) make payments by means of credit transfers?
(Exclude credit transfers made only for a business activity).....

- Yes 1
- No 2 → Quest. C08

21. **(If "Yes"):** How many credit transfers did you make in 2002?

No. of credit transfers made in 2002 |_|_|_|

End of 1st Round

C08. Did you or another member of your household possess a Bancomat (ATM) card in 2002?

C09. (If "Yes"): How many?

- Yes 1 ...

→ No. of Bancomat cards |_|_|

- No 2

→ Question C14

C10. On average, how many withdrawals were made per month in 2002 using Bancomat cards?

(Consider all the Bancomat cards possessed in the household)

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

- |_|_| No. of withdrawals in 2002 using Bancomat cards

(No withdrawal in C10 go to Quest. C12)

C11. What amount was withdrawn on average?

- Average amount of each withdrawal €|_|_|.|_|_|_|

C12. In 2002 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

C13. (If "Yes"): On average, how many times per month?

- No. of times on average per month |_|_|

- No. of times in 2002 |_|_| (if less than 1 per month)

C14. In 2002 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 → Quest. C17

C15. (If yes) How many credit cards did your household possess at the end of 2002 (exclude company cards)?

- No. of credit cards |_|_|_|

C16. How many credit card payments were made each month on average by your household in 2002?

- No. of payments per month on average in 2002 (never used=0) ..|_|_|_|

- No. of payments per year on average in 2002 (never used=0)|_|_|_| (if less than 1 per month)

C17. How much money do you usually have in the house when you decide to withdraw more?

- €|_|_|_|.|_|_|_|

C18. Think of a month in 2002. In that month, **excluding withdrawals with Bancomat/Postamat 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 2002 in a bank or Post Office.....|_|_|_| (if less than 1 per month)

(If "no withdrawal" in C18 go to C20)

C19. What was the amount on average??

- Average amount of each withdrawal €|_|_|_|.|_|_|_|

ALL HOUSEHOLDS

C20. Think for a moment of the revenues your household received in 2002 (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!**)

C21. (**If the response to question C20 indicated more than one form**) Putting the total value of the amounts received in 2002 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%

C22. What sum of money do you usually have in the house to meet normal household needs?

- €|_|_|.|_|_|_|

C23. What is the amount of cash you usually spend per month for all your expenditure?

- €|_|_|.|_|_|_|

C24. Does a member of your household use a computer (at home, at work or elsewhere)?

- Yes 1
- No 2 → **Q. C32**

C25. In 2002 did your household have a computer at home?

- Yes 1
- No 2

C26. Does any member of the household, at home or elsewhere, navigate in Internet (or use e-mail)?

- Yes 1
- No 2 → **Q. C32**

C27. During 2002, have you bought any goods or services via Internet (for example, with a credit card by bank transfer)?

- Yes 1 → Q. C29
- No 2 → Q. C28

C28. **(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. C32

(If you made purchases or placed orders/made bookings over the Internet)

C29. Which of the following purchases and/or orders/bookings?
(Interviewer! Read the options at a time and enter codes!)

- foodstuffs 1
- journeys and hotels 2
- leisure activities and culture 3
- computer e high tech products 4
- household goods and services 5
- personal goods and services 6
- other **(specify)**: 7

C30. 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. C32)
(If the respondent did make payments via Internet)

C31. How were the payments made? **(Read the options one at a time and code the replies!)**

- 1
- credit card 2
- direct debit of bank account via bank's own website 3
- bank transfer of funds from current account indirectly with payment order made off-line to own bank (e.g. by telephone) 4
- electronic money 5
- other **(please specify)**: 6

C32 During 2002 did you or another member of your household use distance links (telephone or computer) with banks or financial intermediaries?

- Yes 1
 - No 2 **→ Q. C36**

C33. **(If “Yes”)** Which ones? **(Read the options one at a time and code the replies! – more than one reply is possible)**

- telephone banking 1
 - link via mobile phone (WAP, SMS)..... 2
 - link via Internet..... 3
 - link via personal computer after installing software provided by the bank 4

C34. 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. C36**
 - also for making payments 2

C35. What type of service did you use? **(more than one reply is possible)**

- mortgage payments1
 - payment of insurance premiums.....2
 - other payment services3
 - purchase/sale of securities (*trading on line*)4
 - other (**specify**): 5

FORMS OF SAVING

(Show card. C36)

- C36. 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. C36)

(For each form of saving ever held)

- C37. Did your household hold ... **(form of saving)** at the end of 2002?
(Enter code 1=Yes or 2=No in column C37)

(Interviewer! show card C38)

(For each form of saving held in December 2002)

- C38. How much? **(For each form of saving held in December 2002 enter the code corresponding to the amount shown in column C38).**

(For each form of saving held in December 2002)

- C39. Could you tell us approximately the amount? **(For each form of saving held in December 2002 enter the amount in column C39)**
(Interviewer! In case of refusal go to question C40, otherwise go to question C41)

(SHOW CARD C40)

- C40. At least, could you tell me if the amount held by your household was closer to ... *lower bound* ..., or ... *upper bound*... or somewhere in between? **(For each form of saving held in December 2002 enter the code corresponding to the amount shown in column C40)**

(For each form of saving held during the respondent's life)

- C41. During 2002 did you sell ... ?
(Enter in the C41 column the following codes: 1=Yes if "sold in 2002" or 2=No if "not sold in 2002")

FORMS OF SAVING		Held at any time (if known)		Held at end-2002 (if known)		Size class of holding	Holding at end-2002	Position in the Interval (**)	Sold in 2002		
		(C36)		(C37)					(C38)	(C39)	(C41)
		Yes	No	Yes	No	(card C38)			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									
	D3	- Equity Funds									
	D4	- Bond Funds									
	D5	- Balanced Funds									
	D6	- Money Market Funds									
E	ITALIAN SHARES										
	E1	Shares of listed companies (at their market value at end-2002)									
	E2	of which of privatized companies (Comit, Credit, INA, IMI, Eni, Telecom, Enel, BNL, ACEA, ...)									
	E3	Shares of unlisted companies (at their estimated realizable value at end-2002)									
	E4	Shares of società a responsabilità limitata (at their estimated realizable value at end-2002)									
	E5	Shares of partnerships (at their estimated realizable value at end-2002)									
F	MANAGED SAVINGS (*)										
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

C42. IF IN 2002 THEY SOLD GOVERNMENT SECURITIES OR BONDS – Else → DOM. C44

Did you gain, lose or roughly break even on the government securities and bonds you sold in 2002?

Gain	1 → of about €	|_|_|_|_|_|.|_|_|_|_|_|	principal amount €	|_|_|_|_|_|.|_|_|_|_|_|
		- Doesn't know.....Y		- Doesn't know .....Y
Breakeven	2			
Loss	3 → of about €	|_|_|_|_|_|.|_|_|_|_|_|	principal amount €	|_|_|_|_|_|.|_|_|_|_|_|
		- Doesn't know.....Y		- Doesn't know .....Y

C43. Do you remember when you bought these securities? (the greater part if purchases made at different times)

Year |_|_|_|_|_| Month |_|_|_|

C44. IF IN 2002 THEY SOLD SHARES, MUTUAL FUNDS, FOREIGN SECURITIES OR ASSETS UNDER INDIVIDUAL MANAGEMENT – Else → DOM. C46

Did you gain, lose or roughly break even on the shares, mutual funds and foreign securities you sold in 2002?

Gain	1 → of about €	|_|_|_|_|_|.|_|_|_|_|_|	principal amount i €	|_|_|_|_|_|.|_|_|_|_|_|
		- Doesn't know.....Y		- Doesn't know .....Y
Breakeven	2			
Loss	3 → of about €	|_|_|_|_|_|.|_|_|_|_|_|	principal amount €	|_|_|_|_|_|.|_|_|_|_|_|
		- Doesn't know.....Y		- Doesn't know .....Y

C45. Do you remember when you bought these securities? (the greater part if purchases made at different times)

Year |_|_|_|_|_| Month |_|_|_|

C46. IF AT 31-12- 2002 THEY OWNED GOVERNMENT SECURITIES OR BONDS – Else → DOM. C48

Consider what you held at 31-12-2002 in the form of government securities and bonds. If you had sold them at the end of the year, would you have gained, lost or broken even?

Gain	1 → of about €	|_|_|_|_|_|.|_|_|_|_|_|	Doesn't know	Y
Breakeven	2			
Loss	3 → of about €	|_|_|_|_|_|.|_|_|_|_|_|	Doesn't know	Y

C47. Do you remember when you bought these securities? (the greater part if purchases made at different times)

Year |_|_|_|_|_| Month |_|_|_|

C48. IF AT 31-12- 2002 THEY OWNED SHARES, MUTUAL FUNDS, FOREIGN SECURITIES OR ASSETS UNDER INDIVIDUAL MANAGEMENT – Else → DOM. C50

Consider what you held at 31-12-2002 in the form of shares, mutual funds and foreign securities. If you had sold them at the end of the year, would you have gained, lost or broken even?

Gain	1 → of about €	|_|_|_|_|_|.|_|_|_|_|_|	Doesn't know	Y
Breakeven	2			
Loss	3 → of about €	|_|_|_|_|_|.|_|_|_|_|_|	Doesn't know	Y

C49. Do you remember when you bought these securities? (the greater part if purchases made at different times)

Year |_|_|_|_|_| Month |_|_|_|

C50. IF YOU POSSESSED ANY FORM OF SAVING DURING YOUR LIFE, CODE 1 TO QUEST. C36

Considering the forms of saving possessed in 2002, did your household receive interest on deposits, coupons on government securities or bonds, or dividends on shares?

- Yes	1	→ Amount received in 2002 €	|_|_|_|_|_|.|_|_|_|_|_|
- No	2		

TO ALL

C51. People save in various ways (depositing money in a bank account, buying financial assets, property, other assets) and for different reasons. A first reason is to prepare for a planned event, such as the purchase of a house, their children's education, etc. Another reason is to protect against contingencies, such as increased uncertainty about future earnings or unexpected outlays (owing to health problems or other emergencies).
 Approximately how much do you think your household should have available to meet such unexpected events?
 € | | | | . | | | | |

ALL HOUSEHOLDS

(SHOW CARD C52)

C52. 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 2002 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 2002)

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

C53. At the end of 2002 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	→ € | | | | . | | | | |
- payables	1	2	→ € | | | | . | | | | |

C54. At 31-12-2002 had your household provided guarantees for debts contracted by non-cohabiting relatives or friends?
 - Yes 1
 - No 2 → **Go to Quest. C56**

C55. **(If "Yes")** Was it real security (mortgages) or personal security?
 - Real security 1
 - Personal security 2

C56. In 2002 did your household apply to a bank or a financial company for a loan or a mortgage?
 - Yes 1
 - No 2 → **Quest. C59**

C57. Was the application granted in full, in part or rejected?
 - Granted in full 1 → **End of section**
 - Granted in part 2
 - Rejected 3

C58. What reason was given for the rejection (or partial rejection)?
 - lack of real or personal security 1
 - Central Credit Register report 2
 - other reasons 3
 } → **End of Section**

(If "No" to question C56)

C59. In 2002 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- D27: refer to the household residence in December 2002, if different from the current residence)

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

- year |__|__|__|__|

(Show card D02)

D02. The dwelling in which your household lived at the end of 2002 was... **(Read!)**

- owned by the household 1 → **Quest. D03**

rented or sublet..... 2 → **Quest. D16**

- occupied under redemption agreement..... 3 → **Quest. D03**

- 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

} → **D18**

(If owned or occupied under redemption agreement", cod. 1 o 3 a Quest. D02)

D03. Is your household the sole owner of this dwelling?

- Yes 1 → **Quest. D05**

- No 2

D04. What is your household's ownership share?

- |__|__| %

D05. In what year did the household become the owner of this dwelling?

- year |__|__|__|__|

D06. 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 D07)

D07. 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

- inherited4 → **D19**

- partially purchased and partially

- inherited5

- gift.....6 → **D19**

- built by family/in cooperative with other families7

- other (**specify**): _____ 8

(If code 7 to Quest. D07 refer to the cost sustained to build the house)

D08. What was the purchase price of the dwelling?

- € |__|__|.|__|__|__|.|__|__|__|

If the household incurred debts to purchase or renovate property ("Yes" to Question C52a) ask the following questions, otherwise go to Question D19

D09. Did you make payments on a loan for the purchase of this dwelling in 2002?

- Yes..... 1

- No 2 → **Quest. D19**

D10. How much did you pay in principal and interest on the loan in 2002?

- € |__|__|.|__|__|__| in 2002

D11. Was the loan granted on subsidized terms?

- Yes 1

- No 2

- Don't know 3

D12. What was the principal amount of the loan?

- € |__|.|__|__|__|.|__|__|__|

D13. What is the total duration of the loan?

- |__|__| years

D14. Is the interest rate fixed or floating?

D15. **(If fixed or variable)** What is the interest rate?
Interest rate

- Fixed rate1 → |__|__|.|__|__| %

Floating rate (2002).....2 → |__|__|.|__|__| %

- Zero rate3

→ **Go to Quest. 19**

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

D16. What was your monthly rent in 2002, excluding condominium charges, heating and other sundry expenses?

- € |__|__|.|__|__|__| per month

(If "rented" or "sublet" code 2 of Quest. D02)

D17. 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. D02)

D18. Who is the owner of the house/apartment lived in by the household at the end of 2002?

- 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. D02)

D19. 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.

€ | | | . | | | | | per month

ALL HOUSEHOLDS

D20. 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

D21. 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

D22. 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

D23. What is the surface area (in m²) of this house/apartment **(consider usable area)**

- | | | | | m².

D24. What year was the building constructed?

- - year | | | | |

- Don't know

D25. Does the dwelling have a bathroom?

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

D26. Does the dwelling have a heating system (either independent or centralized)?

- Yes 1
- No 2

D27. 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:

€ | | | . | | | | | . | | | | |

ALL HOUSEHOLDS

(SHOW CARD D. D28)

D28. At the end of 2002 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 D28)

D29. Did your household sell or donate property in 2002?

- 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

D30. In 2002 did your household make advance payments on property (all types, including non-residential property) that it does not yet own?

D31. (If "Yes") How much did you pay in 2002?

- Yes 1 → €|_|_|.|_|_|_|_|_|_|_|_|_|_|
- No 2

PROPERTY OWNERS (principal residence or other property)

D32. Think of all property owned by your household. In 2002 did you (or your household) incur expenses for extraordinary maintenance? Extraordinary maintenance expenses are those related to expansion, improvement, renovation, redoing plant, exteriors, etc.

D33. (If "Yes"): How much did you spend?

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

→ Go to Section. E

E. NON DURABLE AND DURABLE CONSUMER GOODS

(SHOW CARD E01)

E01. During 2002 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"):

**Value of the objects bought
in 2002 (paid for or not)**

Yes No

- | | | | |
|--|---|---|-----------------|
| <ul style="list-style-type: none"> ▪ precious objects
(jewelry, old and gold coins, works of art,
antiques including antique furniture)..... | 1 | 2 | € _ _ . _ _ _ _ |
| <ul style="list-style-type: none"> ▪ means of transport
(cars, motorbikes, caravans, motor boats, boats, bicycles)..... | 1 | 2 | € _ _ . _ _ _ _ |
| <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 | € _ _ . _ _ _ _ |

E03. During 2002 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?

**Value of the objects sold
in 2002**

Yes No

- | | | | |
|---|---|---|-----------------|
| <ul style="list-style-type: none"> ▪ precious objects
(jewelry, old and gold coins, works of art,
antiques, including antique furniture)..... | 1 | 2 | € _ _ . _ _ _ _ |
| <ul style="list-style-type: none"> ▪ means of transport
(cars, motorbikes, caravans, motorboats, boats, bicycles)..... | 1 | 2 | € _ _ . _ _ _ _ |

(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 2002 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 2002.

**Estimate of total value
at the end of 2002**

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

E06. In 2002, 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?

	<i>(If "Yes"):</i>		
	Yes	No	Amount of payments in 2002
- Maintenance payments	1	2	<i>(Se "Yes")</i> → €|_|_|.|_|_|_|
- Financial contributions to relatives or friends	1	2	<i>(Se "Yes")</i> → €|_|_|.|_|_|_|

(SHOW CARD E07)

E07. What was the monthly average spending of your household in 2002 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 €|_|_|.|_|_|_| per month in 2002

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 €|_|_|.|_|_|_| per month in 2002

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

E09. Does your household's disposable income allow you to arrive at the end of the month?...

(Interviewer! Read the answers)

- With a great deal of difficulty.....1
- With difficulty.....2
- With some problems.....3
- Fairly easily.....4
- Easily.....5
- Very easily.....6

E10. In running the house and looking after household members, does your household use domestic helps, baby-sitters or relatives not resident in the household nucleus?

E11. *(If "Yes")* For how many hours a week on average? YES NO

- domestic helps 1 2 *(If "Yes")* → |_|_|_| average hours per week
- baby-sitters 1 2 *(If "Yes")* → |_|_|_| average hours per week
- relatives not resident in the household nucleus 1 2 *(If "Yes")* → |_|_|_| average hours per week

If the year of birth of H.H. is an odd no → 2nd ROUND

Otherwise → Go to Section F

INTERGENERATIONAL TRANSFERS - 2nd ROUND

HEAD OF HOUSEHOLD's YEAR OF BIRTH IS ODD |_|_|_|_|

1. Have you (and your spouse) ever received a bequest or a gift or valuable presents?

- Yes 1
- No 2 → **Quest. 3**

2. Think of all the transfers of assets that you (or your spouse/cohabitant) have received as a bequest or gift and answer the following questions:

Bequest Gift	To the head of household or of his/her spouse/cohabitant		From parents (or grandparents) or other persons?		Year of the transfer	Value of the transfer in the year it was made	or Value of the transfer in (year)		
	1	2	PA-GR 1	OTHER 2			€ |.|.|.|.|.|.|.|.	€ |.|.|.|.|.|.|.|. →	|_|_|_|
1	2	HH 1	SP 2	PA-GR 1	OTHER 2	|_|_|_|	€ |.|.|.|.|.|.|.|.	€ |.|.|.|.|.|.|.|. →	|_|_|_|
1	2	HH 1	SP 2	PA-GR 1	OTHER 2	|_|_|_|	€ |.|.|.|.|.|.|.|.	€ |.|.|.|.|.|.|.|. →	|_|_|_|
1	2	HH 1	SP 2	PA-GR 1	OTHER 2	|_|_|_|	€ |.|.|.|.|.|.|.|.	€ |.|.|.|.|.|.|.|. →	|_|_|_|
1	2	HH 1	SP 2	PA-GR 1	OTHER 2	|_|_|_|	€ |.|.|.|.|.|.|.|.	€ |.|.|.|.|.|.|.|. →	|_|_|_|
1	2	HH 1	SP 2	PA-GR 1	OTHER 2	|_|_|_|	€ |.|.|.|.|.|.|.|.	€ |.|.|.|.|.|.|.|. →	|_|_|_|

3. Have you (or your spouse/cohabitant) ever given or bequeathed large sums of money, houses, securities or other assets to your children, grandchildren or other persons?

- Yes 1
- No 2 → **Quest. 5**

4. Think of all the transfers of assets that you (or your spouse/cohabitant) have made and answer the following questions:

Bequest Gift	By the head of household or his/her spouse/cohabitant		To children (or grandchildren) or other persons?		Year of transfer	Value of the transfer in the year it was made	or Value of the transfer in (year)		
	1	2	CH-GC 1	OTHER 2			€ |.|.|.|.|.|.|.|.	€ |.|.|.|.|.|.|.|. →	|_|_|_|
1	2	HH 1	SP 2	CH-GC 1	OTHER 2	|_|_|_|	€ |.|.|.|.|.|.|.|.	€ |.|.|.|.|.|.|.|. →	|_|_|_|
1	2	HH 1	SP 2	CH-GC 1	OTHER 2	|_|_|_|	€ |.|.|.|.|.|.|.|.	€ |.|.|.|.|.|.|.|. →	|_|_|_|
1	2	HH 1	SP 2	CH-GC 1	OTHER 2	|_|_|_|	€ |.|.|.|.|.|.|.|.	€ |.|.|.|.|.|.|.|. →	|_|_|_|
1	2	HH 1	SP 2	CH-GC 1	OTHER 2	|_|_|_|	€ |.|.|.|.|.|.|.|.	€ |.|.|.|.|.|.|.|. →	|_|_|_|
1	2	HH 1	SP 2	CH-GC 1	OTHER 2	|_|_|_|	€ |.|.|.|.|.|.|.|.	€ |.|.|.|.|.|.|.|. →	|_|_|_|

5. Do you (or your spouse/cohabitant) expect to receive bequests, gifts or other valuable presents in the future?

- Yes..... 1
- No 2 → **Quest. 7**

6. Can you specify, in particular, whether you (or your spouse/cohabitant) expect to receive something from your parents or grandparents or other persons? If yes, please give an estimate of the present values of the assets you expect to receive.
(Read the cases and enter codes and values where expected)

To the head of household or spouse/cohabitant		From parents (or grandparents) or other persons		Present value
HEAD OF HOUSEHOLD 1	SPOUSE/COHABITANT 2	PARENTS/ GRANDPARENTS 1	OTHER PERSONS 2	€|_|. |_|_|_|_|. |_|_|_|_|
HEAD OF HOUSEHOLD 1	SPOUSE/COHABITANT 2	PARENTS/ GRANDPARENTS 1	OTHER PERSONS 2	€|_|. |_|_|_|_|. |_|_|_|_|
HEAD OF HOUSEHOLD 1	SPOUSE/COHABITANT 2	PARENTS/ GRANDPARENTS 1	OTHER PERSONS 2	€|_|. |_|_|_|_|. |_|_|_|_|
HEAD OF HOUSEHOLD 1	SPOUSE/COHABITANT 2	PARENTS/ GRANDPARENTS 1	OTHER PERSONS 2	€|_|. |_|_|_|_|. |_|_|_|_|

7. **(If aged less than 50)** Do you think you will have (other) children? **(If yes)** How many?

- Yes..... 1 → **How many (more) |_|**
- No 2
- Doesn't know..... 3

8. Considering both gifts and bequests, do you (or your spouse/cohabitant) expect to leave some form of wealth (financial assets, dwellings, etc.) to your existing or future children, grandchildren or other heirs?

- Yes..... 1
- No 2 → **Section F**
- Doesn't know..... 3 → **Section F**

(SHOW CARD 9 2^ ROUND)

9. **(If yes)** At today's prices, what do you think could be the total value of your bequests, gifts and other valuable presents to these persons. I.e. how much will you transmit n total to your children and how much to other persons?

To		Present value
CHILDREN/GRANDCHILDREN (existing and future) 1	OTHER PERSONS 2	€|_|. |_|_|_|_|. |_|_|_|_|
CHILDREN/GRANDCHILDREN (existing and future) 1	OTHER PERSONS 2	€|_|. |_|_|_|_|. |_|_|_|_|

End of 2nd ROUND

→ **Go to Section. F**

F. FORMS OF INSURANCE

Life insurance

F01. In 2002 did you or another member of your household hold a life insurance policy?

- Yes 1
 - No 2 → **Quest. F06**

F02. In 2002 how many life insurance policies did you, or another member of your household, hold?

<i>(Ask Questions from F03 to F05 for each insurance policy the household had in 2002)</i>	1st Policy	2nd Policy	3rd Policy	4th Policy
F03. Members insured (Holders of the policy) (Reference number of the member of the household in Section A - Composition of household) →	|_|	|_|	|_|	|_|
F04. Year policy started?	|_|_|_|_|	|_|_|_|_|	|_|_|_|_|	|_|_|_|_|
F05. How much did your household pay in 2002 for each policy? .....	€|_|_|.|_|_|_|	€|_|_|.|_|_|_|	€|_|_|.|_|_|_|	€|_|_|.|_|_|_|

Health insurance policies (accidents and sickness)

F06. In 2002 did you or another member of your household have a private health insurance policy (covering accidents and sickness)?

- Yes 1
 - No 2 → **Quest. F08**

F07. How much did your household pay in 2002 for health insurance policies? €|_|_|_|_|

Casualty insurance (excluding compulsory automobile liability insurance - RCA)

F08. In 2002 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. F10**

F09. How much did your household pay in 2002 for these premiums? €|_|_|_|_|

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

F10. In 2002 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**

F11. In 2002 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. F12-F16 for each private/supplementary pensions, annuities and other forms of insurance-based saving the households held in 2002)</i>	1° Policy	2° Policy	3° Policy	4° Policy
F12. Members insured (Holders of the policy) (Reference number of the member of the household in Section A - Composition of household) →	|_|	|_|	|_|	|_|

F13. 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
F14. Year in which premium payments started for this pension or annuity? .....	|_|_|_|_|	|_|_|_|_|	|_|_|_|_|	|_|_|_|_|
F15. At what age will the insured start to receive the pension or annuity or receive the lump sum? .....	|_|_|_|	|_|_|_|	|_|_|_|	|_|_|_|
F16. How much did your household pay in 2002 for each private/supplementary pension? .....	€ |_|_|_|_|. |_|_|_|_|_|	€ |_|_|_|_|. |_|_|_|_|_|	€ |_|_|_|_|. |_|_|_|_|_|	€ |_|_|_|_|. |_|_|_|_|_|

→ 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>reliability</u> of the information provided by the interviewee on <u>income and wealth</u>?	|_|_|_|_|/|_|_1_|_0_|
G4 How do you rate the general <u>climate</u> of the interview?	|_|_|_|_|/|_|_1_|_0_|
G5. How do you judge the ability of the interviewee to express <u>amounts in euros</u>?	|_|_|_|_|/|_|_1_|_0_|
G6. How do you rate the <u>easiness</u> the interviewee had in responding?	|_|_|_|_|/|_|_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 2002

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 2002, 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 2002?

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

6. In 2002 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 2002:

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 2002 € |_|_|.|_|_|_|_|_|_|_|_|_|_|

8. In 2002 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?

- € |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

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

END OF ANNEX

**MEMBERS OF THE PROFESSIONS, SOLE PROPRIETORS AND FREE-LANCES,
CONTINGENT WORKER EMPLOYED ON NONE ACCOUNT**

B2

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

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

(Fill in an annex B2 for each activity as member of the professions, sole proprietor, free-lance or contingent worker employed on none account engaged in 2002)

- Activity engaged in:- main 1
- secondary 2
- You worked (including normal holiday periods):
- all year 1
- part of the year 2 → no. of months |_|_|
- occasionally 3
- Activity:
- member of the professions1
- sole proprietor2
- free-lance3
- contingent worker employed on none acc. 4 → Q.5
- Number of workers (including owner(s)):
- |_|_|_|
- I would like information on the average number of hours you work per week. How many hours did you work on average per week in 2002?
- |_|_|

(SHOW CARD 6 – ANNEX B2)

6. What were your earnings in 2002 net of all taxes?
Interviewer! If there are difficulties in answering, try having the interviewee calculate earnings in the following way:

- | | |
|-----------------------------|--|
| Revenues
→ | a. revenues from sales of goods or services net of VAT |
| <u>minus</u> | b. other receipts |
| Expenses
→ | a. <u>ordinary maintenance</u> expenses
b. purchases of <u>raw materials</u> or goods
c. <u>employee compensation</u> , including social security contributions
d. current expenses |
| <u>equals</u> | e. rent of premises
f. taxes
g. other expenses (interest paid, leasing instalments) excluding depreciation/provisions |
| Earnings from your activity | → € \|_\|_\|.\|_\|_\|_\|_\|_\|_\|_\|_\|_\|_\| |

7. Let's talk about debt and credit related to your activity. Excluding debts for the purchase of property, durable goods or consumer goods for household use, at the end of 2002 what was the amount of ... **(Read one item at a time and enter responses!)**

End 2002

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

8. **(If has debts to banks or finance companies)**

Are your debts to banks and finance companies backed by security?

Yes 1

No 2 → **Quest.10**

9. **(If yes)** Is the security ...? **(several answers possible)**

PERSONAL

..provided by you or members of your household 1

..provided by non-cohabiting relatives or friends 2

REAL ..

.. provided by you or members of your household 3

.. provided by non-cohabiting relatives or friends 4

10. Does your firm possess machinery, equipment or other capital goods (including small-value goods), or other assets (licenses, patents, etc.) with a market value? -

Yes 1

- No 2 → **End of Annex**

(If "Yes")

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

- € |_|_|_|_|_|_|_|_|_|_|

12. How much depreciation (i.e. the amount needed to compensate for the wear of capital goods) did you record in 2002?

- € |_|_|_|_|_|_|_|_|_|_|

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 year.....2 i.e.: → no. of months |_|_|
- occasionally.....3

3. No. of workers at the firm:

- |_|_|_|_|_|

4. What is the legal form of your firm?

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

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

5. How many hours did you work on average per week in 2002?

- hours |_|_|

6. How much did you receive net of tax as fixed compensation for your work in your firm in 2002?

- € |_|_|. |_|_|_|_|. |_|_|_|_|
 - in 2002 I did not receive any fixed compensation 0

7. How much did you personally receive net of tax in distributed profits in 2002?

- € |_|_|. |_|_|_|_|. |_|_|_|_|
 - no profits were distributed in 2002 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 2002?

- € |_|_|. |_|_|_|_|. |_|_|_|_|

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 2002. 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 2002 how much did you receive in pension benefits net of tax <u>per month</u>?	€|_|_|.|_|_|_|	€|_|_|.|_|_|_|	€|_|_|.|_|_|_|	€|_|_|.|_|_|_|
5. How many monthly payments did you receive?	Months |_|_|	Months |_|_|	Months |_|_|	Months |_|_|
6. In 2002 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 .....	€|_|_|.|_|_|_|	€|_|_|.|_|_|_|	€|_|_|.|_|_|_|	€|_|_|.|_|_|_|
(If the interviewee received a JOB PENSION that did not involve voluntary contributions):				
7 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 2002 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 2002?

“Yes” to Quest. B26a:

	Yes	No	(If “Yes”): Amount
a1. Payments under life insurance policies (excluding supplementary pensions/ life annuities)?	1	2	€ |_|.|_|_|_|_|_|_|_|_|_|_|
a2. Payments under casualty policies (auto accidents, home, etc.)?.....	1	2	€ |_|.|_|_|_|_|_|_|_|_|_|_|
a3. Payments under health policies (specialist visits, hospital stays, etc.)?	1	2	€ |_|.|_|_|_|_|_|_|_|_|_|_|

“Yes” to Quest. B26b:

	Yes	No	(If “Yes”): Amount
b1. Wage supplementation payments?.....	1	2	€ |_|.|_|_|_|_|_|_|_|_|_|_|
b2. Unemployment benefits (<i>indennità di mobilità</i>)	1	2	€ |_|.|_|_|_|_|_|_|_|_|_|_|
b3. Other unemployment benefits?	1	2	€ |_|.|_|_|_|_|_|_|_|_|_|_|
b4. Severance pay (including advances)?.....	1	2	€ |_|.|_|_|_|_|_|_|_|_|_|_|

“Yes” to Quest. B26c:

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	€ |_|.|_|_|_|_|_|_|_|_|_|_|
c2. from regional government ?	1	2	€ |_|.|_|_|_|_|_|_|_|_|_|_|
c3. from provincial government?	1	2	€ |_|.|_|_|_|_|_|_|_|_|_|_|
c4. from municipal government?	1	2	€ |_|.|_|_|_|_|_|_|_|_|_|_|
c5. from local health unit (assistance for treatment, etc.)?	1	2	€ |_|.|_|_|_|_|_|_|_|_|_|_|
c6. from other local government bodies?.....	1	2	€ |_|.|_|_|_|_|_|_|_|_|_|_|
c7. from private social institutions?.....	1	2	€ |_|.|_|_|_|_|_|_|_|_|_|_|

“Yes” to Quest. B26d:

	Yes	No	(If “Yes”): Amount
d1. Scholarship?	1	2	€ |_|.|_|_|_|_|_|_|_|_|_|_|
d2a Gifts or cash ON A REGULAR BASIS from relatives or friends not living in the house?.....	1	2	€ |_|.|_|_|_|_|_|_|_|_|_|_|
d2b Gifts or cash NOT ON A REGULAR BASIS from relatives or friends not living in the house?.....	1	2	€ |_|.|_|_|_|_|_|_|_|_|_|_|
d3. Alimony?	1	2	€ |_|.|_|_|_|_|_|_|_|_|_|_|
d4. Other?	1	2	€ |_|.|_|_|_|_|_|_|_|_|_|_|

END OF ANNEX

PROPERTY OWNED AT THE END OF 2002

D1

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

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

N.B: . If the household possesses more than three properties, use additional annexes D1.

PROPERTY	First property	Second property	Third property
1. Type of property			
. Other dwellings (i.e. excluding household residence)	1	1	1
. Other buildings or premises (e.g., garages)	2	2	2
. Agricultural land (with or without buildings)	3	3	3
. Non-agricultural land (with or without buildings)	4	4	4
2. What is the household's ownership share? .....	|_|_|_|%	|_|_|_|%	|_|_|_|%
3. Which members of the household own the property? <i>(INTERVIEWER! Use the reference number for household members given in Section A - Composition of household)</i>			
- owner(s) <i>(enter codes!)</i> →	|_|	|_|	|_|
Questions 4 and 5 for DWELLINGS AND OTHER BUILDINGS ONLY (EXCLUDE ALL LAND)			
4. In what year did you acquire the property? .....	|_|_|_|	|_|_|_|	|_|_|_|
5. <u>Area in square meters</u> .....	|_|_|_|m ²	|_|_|_|m ²	|_|_|_|m ²
6. <u>Year constructed</u> .....	|_|_|_|	|_|_|_|	|_|_|_|
ALL PROPERTIES (SHOW CARD 7 - ANNEX D1)			
7. What was the main use of the property in 2002?			
. Household vacation home	01	01	01
. Household use for free-lance, professional, sole proprietorship or family business activity	02	02	02
. Other household use	03	03	03
. Rented all year to person/household	04	04	04
. Rented all year to firm/organization/club	05	05	05
. Rented part of year to person/household	06	06	06
. Rented part of year to firm/organization/club	07	07	07
. Unoccupied	08	08	08
. Cultivated by interviewee	09	09	09
. Uncultivated land	10	10	10
. Sharecropping arrangement	11	11	11
. Used free of charge	12	12	12
. Other use (specify)			

(D1 continues on next page)

PROPERTY sold or donated in 2002

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 .....	€ |_|_|_|_|_|_|_|_|_|_|	€ |_|_|_|_|_|_|_|_|_|_|	€ |_|_|_|_|_|_|_|_|_|_|
6. Did you rent the property in 2002? 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 2002?			
- Total in 2002 .....	€ |_|_|_|_|_|_|_|_|_|_|	€ |_|_|_|_|_|_|_|_|_|_|	€ |_|_|_|_|_|_|_|_|_|_|

(D2 continues on next page)

(D2 CONTINUED)

PROPERTY <i>(keep same order)</i>	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)? .....	€ |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|	€ |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|	€ |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|
(code 0- no mortgage)			

End of Annex

→ Go to Quest. D30