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Household Income and Wealth in 2006

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GENERAL INFORMATION

- I - Unless indicated otherwise, figures have been computed by the Bank of Italy.
- II - Symbols and Conventions:
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 - .. the value is known but is nil or less than half the final digit shown.
- Figures in parentheses in roman type () are provisional, those in parentheses in italics () are estimated.
- III - The tables are identified both by a number and by an alphanumeric code that defines the content of the table in the database in the electronic archive in which information to be released to the public is held. A similar code identifies the different aggregates shown in each table.
- IV - The methodological notes in the last part of the Supplement are identified by electronic codes that refer to the tables and, within each table, to the individual aggregates. Notes that refer to a single observation are also identified by the date of that observation.

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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. The anonymous data and other documents can be consulted on the Bank of Italy's website at www.bancaditalia.it/statistiche/indcamp/bilfait.

ITALIAN HOUSEHOLD INCOME AND WEALTH IN 2006¹

1. Introduction

The interviews for the sample survey of Italian household income and wealth in 2006 were conducted between March and October 2007. The sampling scheme is the same as that used in the preceding surveys but with a slightly smaller sample: 7,768 households have been interviewed, compared with 8,012 in 2004. The households are drawn from the registry office records of 355 towns, composed of 19,551 people, of which 13,009 income-earners. The basic questionnaire is more or less identical to the one used in the previous survey. The focus topics include financial literacy, perceived well-being and job satisfaction.

The following pages illustrate the salient features of the survey and its main findings. Section 2 describes the structure of Italian households and Section 3 discusses the main findings concerning income, wealth, financial assets, payment instruments, and housing. The methodological notes in Appendix A describe the sample design, data collection and estimation procedures, and give some indication 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 average household, as defined here,² consists of 2.56 members and includes 1.65 income-earners, with a ratio of members to earners of 1.6. According to the population data for 2006 collected by Istat (National Statistics Institute), the total number of households in Italy can be estimated at around 22.8 million.

In the last two years the proportion of one-person households has grown by 0.3 per cent. The percentage of childless couples has risen steadily (by 1.2 per cent), while that of families with more than one child has declined by a further 1 per cent. Couples with one child, which were declining in previous surveys, have instead increased slightly, by just 0.5 per cent in the last two years.³

In 2006, 73 per cent of young people aged between 20 and 30 live with their parents. This is 2.6 per cent less than in 2002⁴ and marks a reversal of the general upward trend that has marked the past thirty years: in 1977 the proportion was 54 per cent (Figure 1).

¹ Prepared by Ivan Faiella, Romina Gambacorta, Stefano Iezzi and Andrea Neri.

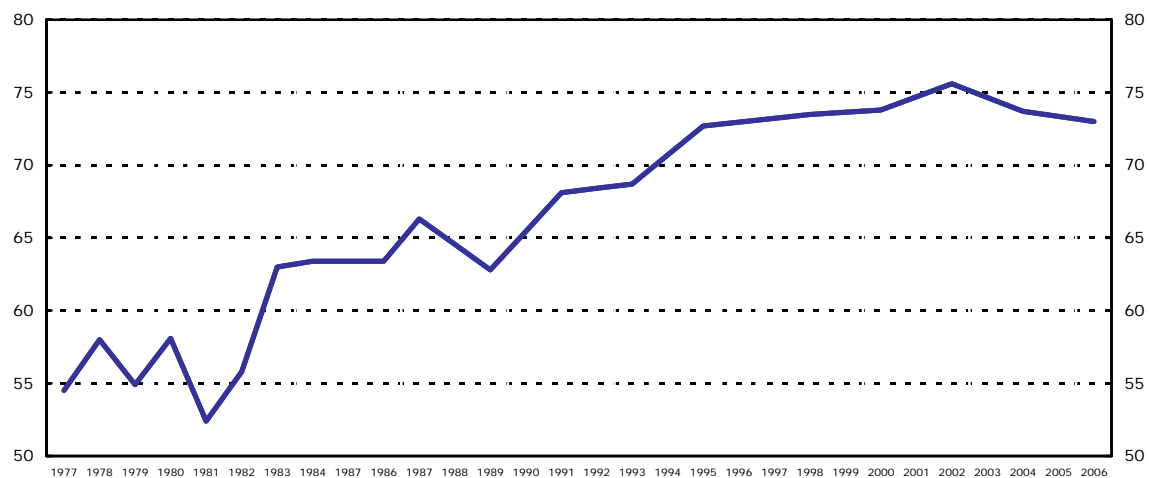
² A household is a group of persons living together, whether related by kinship or not, who fulfil their needs by pooling all or part of the income earned by the members. The number of households was obtained by dividing the resident population by the estimated number of household members in the survey data. The resident population on 1 January 2006 was taken from Istat's website demo.istat.it and excludes people living in barracks, rest homes and hospitals (estimated at 7 per thousand of the total resident population).

³ Comparisons between different time periods should be viewed with caution owing to the high relative variability of estimates of the variations.

⁴ This is partly a consequence of the increase during the same period in the proportion of young people in the labour market, which has risen by 2 per cent between 2002-2006.

Figure 1

Young adults living at home, 1977-2006
(per cent; 100=number of young people aged 20 to 30)



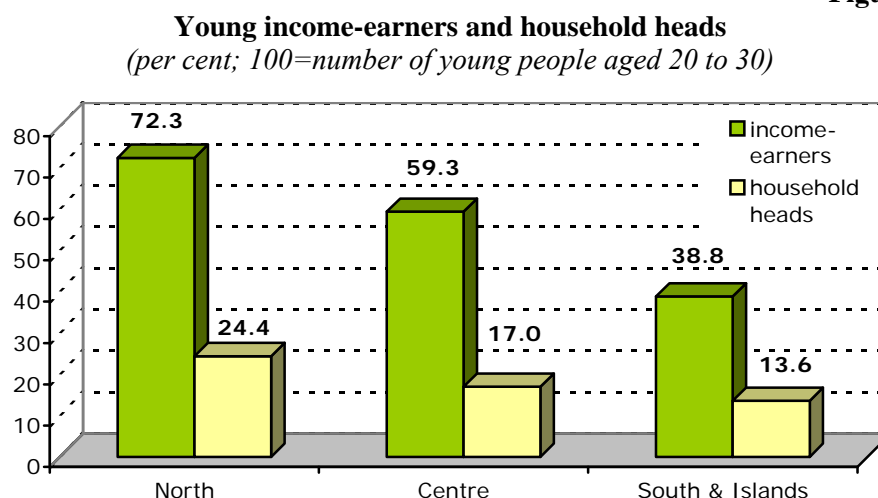
Source: Survey of Household Income and Wealth historical database, version 5.0.

Households tend to be larger in the South and Islands (2.85 members) than in the Centre (2.47) or the North (2.40). Household size initially increases with the age of the head of household, defined as the person earning the highest income (excluding property income).⁵ Households whose head is under 30 years of age have an average of 2.60 members, rising to 3.20 when the head is aged 41 to 50 and decreasing to 1.73 when the head is over 65. Households with a female head tend to have fewer members, on average 1.91 (Table A3).

The average number of income-earners per household is higher in the North and the Centre (1.70 and 1.68) than in the South and Islands (1.56). The largest number of earners (1.85) is found in households whose head is aged 30 or less or between 51 and 65 (Table A4). The proportion of income-earners aged 20 to 30 is greater in the North and the Centre (72 and 59 per cent respectively) than in the South (39 per cent).⁶ The percentage of young household heads reflects the same geographical distribution: 24.4 per cent in the North, 17 per cent in the Centre and 13.6 in the South and Islands (Figure 2).

⁵ This definition, which will be used from now on, is to be preferred for the purpose of analysis to the definition used at the survey stage (whereby the head of household is the person who says he/she is 'the main person responsible for family finances'), which serves to identify the best-informed person. Following the recommendations of the United Nations, it is not the term used to refer to this person that is important but the criteria used to identify him or her. See United Nations, *Principles and Recommendations for Population and Housing Censuses*, Revision 1, Series M, No. 67, Rev. 1, 1997, available at unstats.un.org.

⁶ In 2006, nationally, the percentage of young income-earners is 56.5 per cent. At the end of the 1970s it was around 66 per cent.

Figure 2

About 69.2 per cent of all heads of household are male, 6.2 per cent are under 30 years of age and 29.5 per cent are over 65. The most common educational qualification (36.1 per cent) is the lower secondary school certificate (obtained at age 14), while 10 per cent of heads of household have a university degree and 5.6 per cent have no educational qualification at all.

Regarding work status, 47.2 per cent of heads of household are payroll employees, compared with 12.3 per cent who are self-employed. The majority of the remaining 40.5 per cent who do not work are retired (37.5 per cent).

Household members⁷ are predominantly women (51.3 per cent), with 31.7 per cent under 30 years of age and 18.8 per cent over 65. Some 38.6 per cent of all members are in employment, while 23.2 per cent are retired; the proportion of non-employed members is around 1 per cent lower than in the previous survey (Table A1).

In terms of geographical distribution, 48.4 per cent of households reside in the North, 19.9 per cent in the Centre and 31.7 per cent in the South and Islands. Because of differences in household size, the percentage of people residing in the North (45.4 per cent) is smaller than the percentage of households; in the Centre the two proportions are similar at around 19.3 per cent, while in the South and Islands the percentage of households is greater (35.3 per cent). Almost half of the households (46.8 per cent) reside in municipalities with fewer than 20,000 inhabitants, 14.3 per cent in towns with 20,000 to 40,000 inhabitants, and the remaining 38.9 per cent in larger towns. In particular, 12.6 per cent live in the six Italian cities with more than 500,000 inhabitants, i.e. Rome, Milan, Naples, Turin, Palermo and Genoa (Table A1).

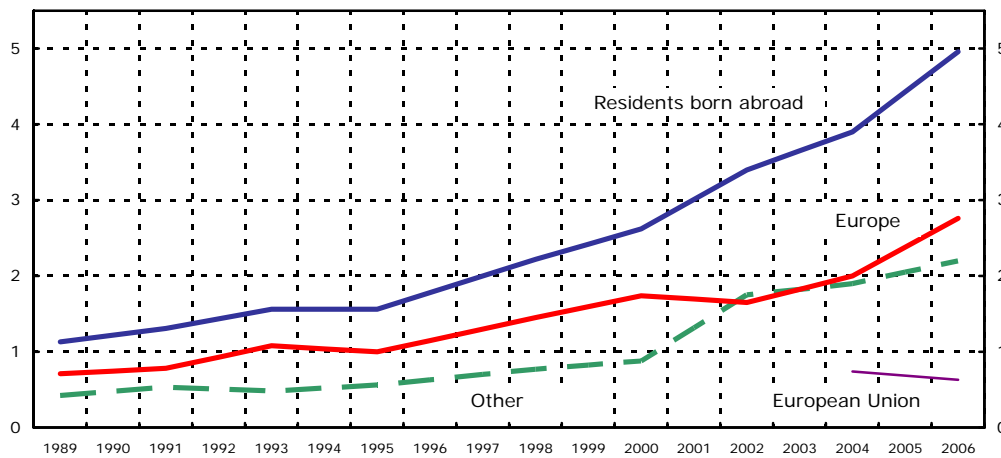
The proportion of residents born abroad is increasing;⁸ in the 2006 survey they account for around 5 per cent, 1 per cent more than on the previous occasion. Some 56 per cent are from European countries, including 13 per cent from EU member states, a proportion that has declined in the last two years (Figure 3).

⁷ In order to obtain a sample that is representative of the whole Italian population each household is assigned a weight to take account of the probability of inclusion in the sample and of non-response and to align the structure of the sample with that of the population in terms of given characteristics (age group, town size and geographical area of residence). For further details see the Methodological Notes (Appendix A).

⁸ Since the household sample is drawn from registry office lists, the survey does not include illegal immigrants.

Figure 3

Italian residents born abroad
(per cent)



In 2006 almost half of the official residents who are born abroad have Italian nationality.⁹ Of the interviewees who do not have Italian nationality, 4 per cent come from member states of the European Union and 49 per cent from other European countries; a further 21 per cent are from Africa and 13 and 11 per cent respectively from Asia and Latin America. The remaining 2 per cent are either North American or stateless persons. The majority of residents born abroad who do not have Italian citizenship entered the country after 1995, including 43 per cent after 2000. The main reason given for coming to Italy is to find work (66 per cent), followed by the wish to join other family members, which is cited by 28 per cent (Figure 4).

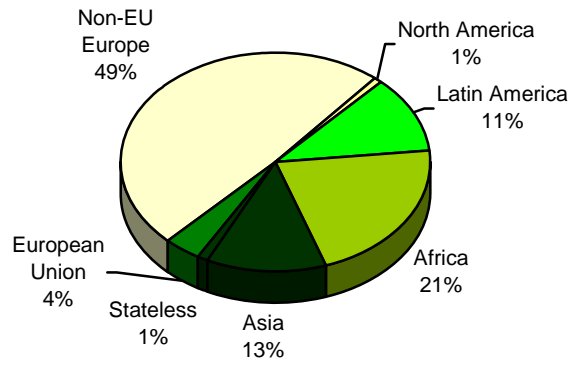
⁹ On the other hand, 0.5 per cent of interviewees born in Italy are foreign nationals.

Figure 4

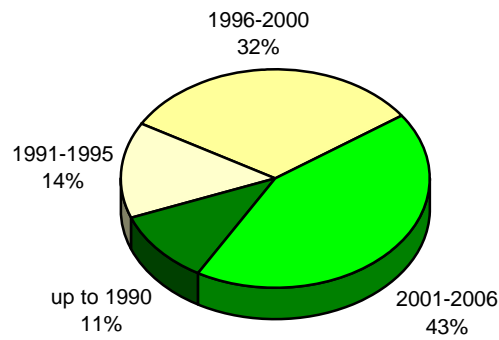
**Foreign nationals resident in Italy
by area, year and reason for entry**

(per cent; 100=number of residents of foreign nationality)

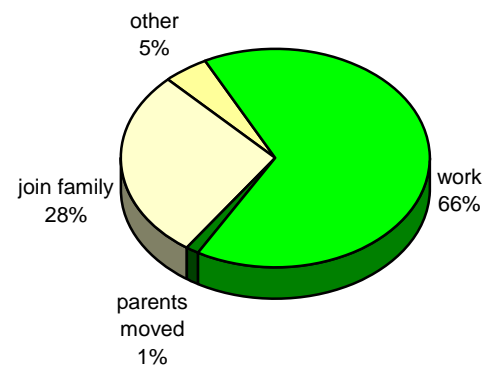
Area of nationality



Year of entry



Reason for entry^(*)



(*) The question only applies to the head of household and spouse/partner.

3. Main findings¹⁰

3.1 Income and employment

Average annual household income in 2006, net of income tax and social security contributions, amounts to €31,792 (Table B1), equal to about €2,649 per month. It is higher when the head has a university degree, is self-employed or occupies a managerial position, and is aged between 41 and 65. It also increases with the number of members and is lower for households in the South and Islands.

Household income has increased by 7.8 per cent in nominal terms and 2.6 per cent in real terms with respect to the previous survey.¹¹ Since the number of households has increased faster than the population,¹² the growth in per capita earnings (3.5 per cent in real terms) is greater than that in household income. The average income of households whose head is a payroll employee has increased by 4.3 per cent in real terms. That of households headed by a self-employed worker is broadly unchanged from 2004, although their median income, which is less sensitive to outlying values, has risen by 5.5 per cent in real terms. The growth in the income of payroll-employee households between 2004 and 2006 offsets only part of the decline registered between 2000 and 2004: in fact, their income has remained virtually stationary in real terms between 2000 and 2006 (0.96 per cent), compared with the 13.86 per cent growth recorded by households whose head is self-employed.

The category “self-employed workers” is a heterogeneous one. While the average income of households whose head is self-employed is stationary between 2004 and 2006, within that category households whose head is an own-account/craft worker, owner of family business or employer have seen their income rise by 11.2 per cent in real terms, in contrast with the other groups (members of a profession, contingent workers and working shareholders/partners), whose income has declined. The income of households whose head is not employed has increased by 3 per cent in real terms.

Part of the gap in income growth between households whose head is a payroll employee and those whose head is self-employed can be ascribed to changes in the number of members receiving some form of income. While there has been a 5 per cent increase in the total number of income-earners in the first type of household, in the case of self-employed workers' households that number has declined by 1.3 per cent.

Geographically, average household income has grown faster in real terms in the South and Islands (5.6 per cent) than in the Centre (3.5 per cent) or the North (0.7 per cent).¹³ Similarly, growth in per capita income is more pronounced in the South and Islands (6.6 per cent in real terms) and moreover is greater in the North (2.4 per cent) than in the Centre (1.9 per cent).¹⁴

¹⁰ Some of the computations based on data from earlier surveys do not match the published data because the database has been updated over the years.

¹¹ Income is deflated with the national accounts expenditure deflator, according to which prices have risen by 5.1 per cent between 2004 and 2006. This indicator is preferable to the consumer price index because it contains information on some goods and services consumed by households not included in the CPI, such as imputed rents.

¹² In the two years 2004-06, the number of households has increased by 2.2 per cent while the population has grown by 1.5 per cent.

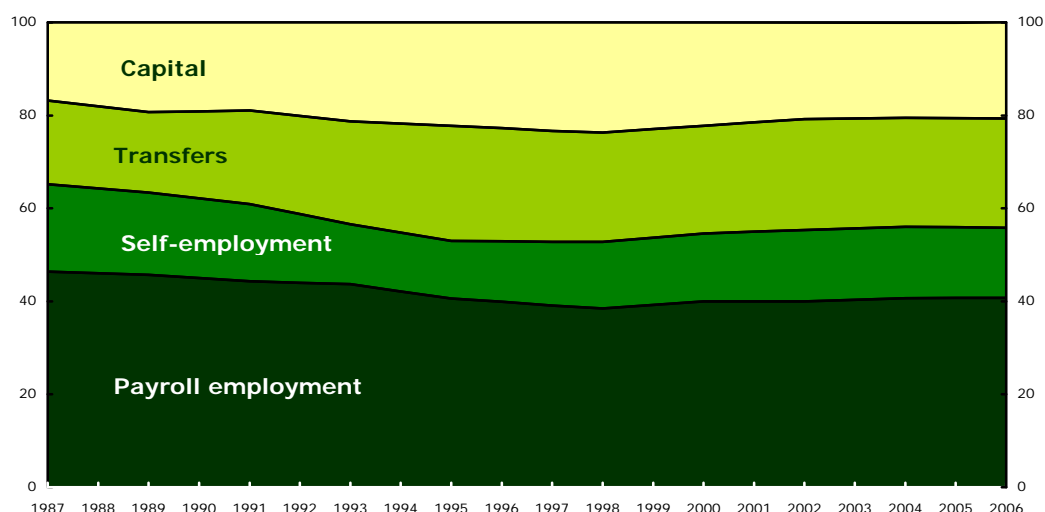
¹³ The larger growth in household income in the South and Islands compared with the national average is borne out by an analysis of indicators that are less affected by outlying values (median incomes). The result is largely due to the fact that the average number of income-earners in households in the South has risen by 3.8 per cent against a national average of 1.1 per cent. Although the two are slowly converging, there continues to be a sizeable gap between household income in the South and in the rest of the country.

¹⁴ Even as regards total income, which takes account of population dynamics, the South and Islands show larger growth (about 7.2 per cent in real terms) than either the North or the Centre (4.7 and 4 per cent).

As for the composition of household income by source, in line with earlier surveys the largest share consists of income from payroll employment (40.7 per cent), with incomes from transfers, capital, self-employment and business activity accounting respectively for 23.5, 20.7 and 15.1 per cent (Table C2). The share from payroll employment, which declined steadily between 1987 and 1998, is broadly stable in the following surveys (Figure 5).

Figure 5

Composition of average household income, 1987-2006
(per cent)



The shares of the various components vary with the level of household income. Transfers are prevalent for the 20 per cent lowest-income households, accounting for 48 per cent, while the share of payroll incomes is higher for the middle-income brackets; self-employment, business and property incomes are instead largest among high-income households (Table 1).

Table 1

Income account: average values and shares of household income
(€; per cent)

Description ⁽¹⁾	Shares of household income by fifths of income-ranked households						Average
	1st	2nd	3rd	4th	5th	Total sample	(€)
Net disposable income	100.0	100.0	100.0	100.0	100.0	100.0	31,792
Payroll income	29.2	37.1	41.6	48.1	39.2	40.7	12,942
Pensions and net transfers	48.0	37.9	28.4	20.8	15.0	23.5	7,481
Self-employment income	4.6	5.3	9.5	10.4	24.4	15.1	4,806
Property income.....	18.3	19.6	20.5	20.6	21.4	20.6	6,562

Net disposable income = payroll income + pensions and net transfers + net income from self-employment + property income.

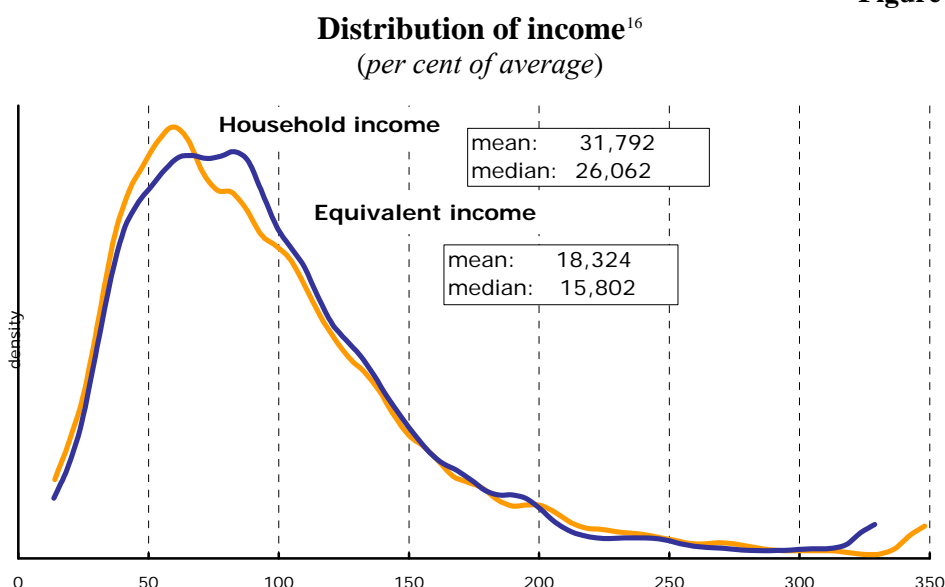
Average individual income from payroll employment is €16,045, an increase of 1.2 per cent in real terms (Table C7), while that from self-employment amounts to €22,057, down slightly with respect to 2004 (0.1 per cent in real terms).¹⁵ Average individual income from both

¹⁵ National accounts data also show that average payroll incomes have grown at a faster pace than self-employment incomes. Although methodological differences between the two sources suggest that caution should be used when making comparisons, according to the national accounts the real growth in per employee payroll incomes, net of taxes and social security

sources (payroll and self-employment) is lower for women (€14,447 against €19,696 for men) and in the South and Islands (€14,886). The employment income of university graduates is more than double that of workers with no educational qualification (€25,090 against €10,436). As regards age, the highest earnings are recorded for workers aged over 65 and amount to €21,174, while the lowest are those of the under-30 year olds (€12,451). Income from transfers averages €10,389 and property income €6,889.

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 and Figure 6). Some 20 per cent of households have an annual income of less than €5,334 (about €1,278 per month) and half of households less than €26,062. Approximately 10 per cent of the most affluent households have an income of over €55,712. The likelihood of being in the high tail of the distribution increases significantly for households whose head has a university degree, is aged between 51 and 65, is self-employed and lives in the Centre or the North (Table C1).

Figure 6



Household income is a measure that does not take account of the number of household members. Per capita income, on the other hand, that is the amount of household income available to each member, does not reflect the economies of scale existing in consumption among members of the same family. To correct this shortcoming, the degrees of inequality and poverty can be measured by adjusting total household income according to an equivalence scale.¹⁷ The result, called equivalent income, is the income each individual would need if they lived alone in order to have the same standard of living as they enjoy as members of the household. In

contributions, is just over 0 per cent, while self-employment incomes have decreased by around 2.7 per cent (*Conti economici nazionali: anni 1970-2006*, published on 2 July 2007, and *Conti dei settori istituzionali per il periodo 1999-2006*, published on 19 July 2007).

¹⁶ Non-parametric estimate of the distribution obtained using the standard normal 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 1st and above the 99th percentiles were put equal to the respective percentile (Winsorized estimates). A brief description of this technique can be found in D. Piccolo, *Statistica*, Bologna, Il Mulino, 1998, pp.168-171.

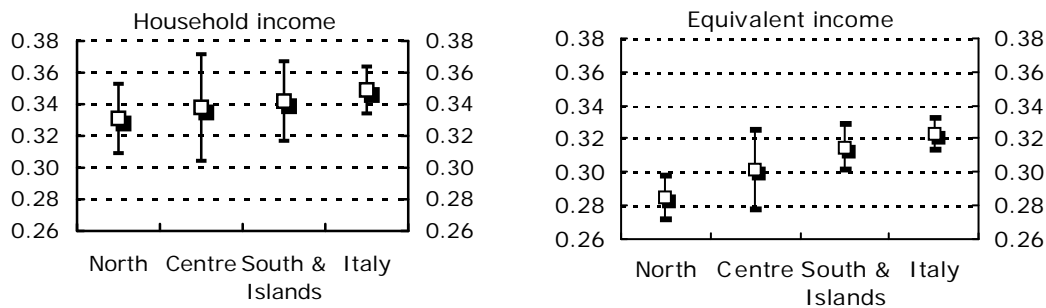
¹⁷ In this supplement the modified OECD scale of equivalence is used, which assigns a coefficient of 1 to the head of household, 0.5 to other household members aged 14 and over, and 0.3 to those under 14.

2006, the mean equivalent income is €18,324, an increase of 3.9 per cent in nominal terms with respect to 2004 (Table B2).

As regards the concentration of income, the 10 per cent of households with the lowest income receive only 2.6 per cent of total incomes produced, while the 10 per cent of households with the highest income receive the same amount of total income as the poorest half of households, i.e. around 26.4 per cent (Tables C3 and C4). Neither value is significantly different from that recorded in 2004 and 2002. The Gini index for household incomes is 0.349, while that for equivalent incomes is 0.323 (in 2004 the values were respectively 0.353 and 0.331). In 2006, the gap between the South and Islands and the other areas of the country is not statistically significant (Figure 7).

Figure 7

Gini concentration indices by geographical area
(estimates and 95 per cent confidence interval)¹⁸



In 2006, in terms of equivalent income, about 13.2 per cent of individuals live in low-income households,¹⁹ a share that has remained broadly constant since 2000 (Table 2). Using equivalent consumption as an alternative indicator of affluence, the proportion of persons living in households whose consumption is less than half the median is 6.9 per cent (Table B2), which is lower than the figure for 2000 (Table 2).²⁰

The impact of the different trends in income on the poverty index varies according to the household head's work status. The percentage of individuals in low-income payroll-employee households, which rose from 5.9 to 7 per cent between 2000 and 2004, has settled at 6.3 per cent in 2006, whereas that of individuals in self-employed workers' households fell from 8.1 per cent in 2000 to 7.2 per cent in 2004, rising back to 7.5 per cent in 2006.

¹⁸ The upper and lower 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 is calculated using the asymptotic formula in F.A. Cowell, "Sampling Variance and Decomposable Inequality Measures", *Journal of Econometrics*, 42, 1989, pp.27-41.

¹⁹ Low-income households are those with an equivalent income that is less than half the median income. In 2006 the latter is equal to about €7,900.

²⁰ The Istat survey of household consumption confirms that the number of persons living in households whose consumption is below a given poverty threshold is declining with respect to 2000, although the threshold is defined differently. See "La povertà in Italia nel 2002", in *Note Rapide*, Rome, Istat, 22 July 2003, "La povertà in Italia nel 2004", in *Note Rapide*, Rome, Istat, 6 October 2005, and "La povertà relativa in Italia nel 2006", in *Statistiche in breve*, 4 October 2007.

Table 2

Indicators of relative poverty, 2000-2006^(*)
(per cent)

	With respect to equivalent income				With respect to equivalent consumption			
	2000	2002	2004	2006	2000	2002	2004	2006
Work status								
payroll employee.....	5.9	6.5	7.0	6.3	5.9	4.3	4.4	4.3
self-employed worker.....	8.1	7.8	7.2	7.5	4.0	3.9	3.6	4.1
non-employed worker.....	17.2	16.9	17.2	17.3	11.1	9.6	9.8	8.5
Geographical area								
North.....	3.6	3.4	4.7	4.8	2.0	2.0	2.5	1.9
Centre.....	4.7	6.9	4.5	7.0	2.2	2.9	1.6	2.2
South & Islands.....	29.7	28.7	29.0	27.3	21.5	17.1	17.5	15.8
Total.....	13.3	13.2	13.3	13.2	9.1	7.6	7.7	6.9

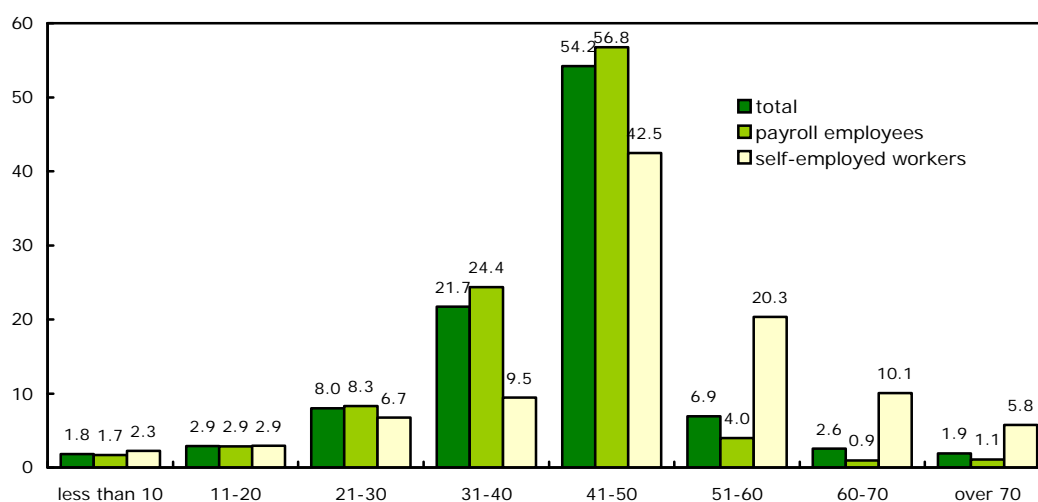
(*) Percentage of individuals under the threshold of half the median of the corresponding indicator.

An analysis of the households interviewed for the last two surveys (the panel households) sheds some light on the changes in their relative position on the income scale. Ruling out changes due to variations in the number of members, 57 per cent of households are in the same income bracket as in 2004, a percentage that has not changed with respect to 2002-04 but is higher than between 2000 and 2002 (53 per cent).

Regarding work hours, payroll employees work an average of 37.9 hours a week, compared with 43.9 hours for the self-employed. However, there is a much greater dispersion among the latter, with increased frequency in the outlying bands, particularly the high tail, i.e. more than 50 hours (Figure 8). Average hourly earnings of self-employed workers are 16 per cent higher than those of payroll employees (€0.66 against €0.33).

Figure 8

Actual weekly hours of work^(*)
(average)



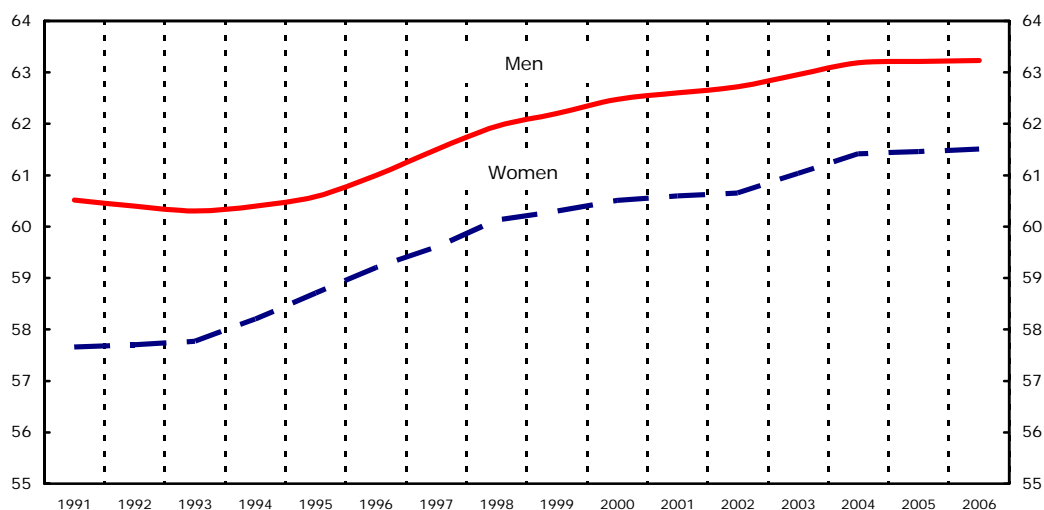
(*) Self-employed workers include contingent workers.

The average age at which workers expect to retire is 63 or over for men and 61 for women. It has risen considerably since 1991 but is broadly unchanged with respect to 2004 (Figure 9). As regards the State retirement pension, people in employment expect it to amount

to around 65.2 per cent of their last wage. This is lower than in previous surveys and was equal to 71.9 per cent in 2000.

Figure 9

Expected retirement age, 1991-2006^(*)



(*) Expected age for persons in employment.

Expenditure on consumer goods averages €23,749, or 74.7 per cent of household income (Table B1). The value of consumption rises with the educational qualification of the head of household and is correlated with household size. Levels are higher in the North and the Centre (€25,770 and €26,942 respectively) than in the South and Islands (€18,654).

3.2 Wealth²¹

Net household wealth, i.e. the sum of real assets (property, businesses and valuables), financial assets (deposits, government securities, equities, etc.)²² net of financial liabilities (mortgages and other debts), has a median value²³ of €146,718, a figure 11.6 per cent higher in real terms than that recorded in 2004 (Table E2).²⁴ Higher values of net wealth are recorded for households where the head is a university graduate, manager or employer (median value of around €300,000) and for households in towns of more than 500,000 inhabitants (about €190,000). Values are lower for households where the head has no educational qualification (€47,000) or is a blue-collar worker (around €70,000).

²¹ The Bank of Italy has recently published macroeconomic estimates of household wealth for the ten years 1995-2005 ("Household Wealth in Italy, 1995-2005", *Supplements to the Statistical Bulletin, Monetary and Financial Indicators, New series, Year XVII, No.75, December 2007*, available in English at www.bancaditalia.it/statistiche/indica/ricfamit/2007). When comparing these estimates with the ones in this survey it should be kept in mind that the purpose of sample surveys of wealth is not to reproduce aggregate values but to examine how total wealth is distributed among the population, for instance by analysing the spread of financial instruments.

²² For an introduction to the definition and measurement of wealth see L. Cannari and G. D'Alessio, *La ricchezza delle famiglie*, Il Mulino, Bologna, 2006 and "Household Wealth in Italy, 1995-2005", op. cit.

²³ In what follows the median distribution of wealth and its components is used in preference to the mean because it is less sensitive to measurement errors and to the presence of outliers. It is also more representative of a "typical household" in the event of asymmetric distribution.

²⁴ Values at 2006 prices are obtained using the national accounts deflator of household expenditure.

Real assets have a median value of €150,000 and account for the bulk of net wealth;²⁵ they have increased sharply in value since 2004 (+18 per cent in real terms). Financial assets have a median value of €6,888, down 6 per cent in real terms with respect to 2004.

Geographically, the highest median values for real and financial assets are recorded in the Centre and the North: €205,000 for real assets in the Centre, compared with €152,000 in the North and €100,000 in the South and Islands; €10,828 for financial assets in the North, €6,603 in the Centre and €3,700 in the South and Islands. Financial liabilities amount to 4.4 per cent of net wealth. They are reported by 26.1 per cent of households (Table E4), an increase with respect to 2004, when the proportion was 24.6 per cent.

The changes in median net wealth by work status of the head of household in the last ten years (Table 3) show a sharp increase in the wealth of households headed by a pensioner, up from 70 to 100 per cent of the overall median.²⁶ On the other hand, the relative wealth of households headed by a payroll employee, which declined from 105 per cent of the overall median in 1995 to 84 per cent in 2004, has shown some improvement in the last two years. The relative wealth of households whose head is self-employed continues to decline in comparison with the overall value.

Table 3

Median household net wealth by work status of the head of household^(*)
(indices; Italy=100)

	1995	1998	2000	2002	2004	2006
Payroll worker						
Blue-collar worker	65.0	64.8	51.4	39.0	33.4	46.9
Office worker.....	134.5	128.7	124.9	123.9	122.7	114.1
Manager, executive.....	222.6	175.2	185.1	218.5	205.5	200.0
Total.....	105.0	102.8	91.3	92.7	83.7	88.8
Self-employed						
Employer, professional.....	296.5	231.3	203.3	229.4	227.1	192.4
Other self-employed	188.2	177.6	161.9	175.6	183.3	153.9
Total	201.0	191.6	176.8	198.0	198.4	162.4
Not employed						
Pensioner	70.3	80.9	92.6	90.2	99.6	101.9
Other	10.8	35.8	22.2	35.6	32.7	20.1
Total	67.2	74.8	88.4	87.6	95.6	94.9
Total.....	100.0	100.0	100.0	100.0	100.0	100.0

(*)The estimates are obtained using data from the historical archives and the same definitions and methods of aggregation for the whole period. They may therefore not be the same as those found in publications for individual years. Individual characteristics refer to the head of the household, i.e. the member with the largest income.

The gap between the median net wealth of households in the North and Centre and that of households in the South and Islands has not changed since 1995 (Figure 10), with the former almost twice that of southern households. From 1998 to 2002, the gap between North and Centre favoured the North and was steadily increasing. Since 2004, however, the median net wealth of households in the Centre has been greater than in the North, mainly thanks to the surge in property values between 2002 and 2004. In the South and Islands, the relative position

²⁵ Estimates of assets are provided by the people holding them, who subjectively evaluate their market prices. For property the evaluation is made on the assumption that it is not rented.

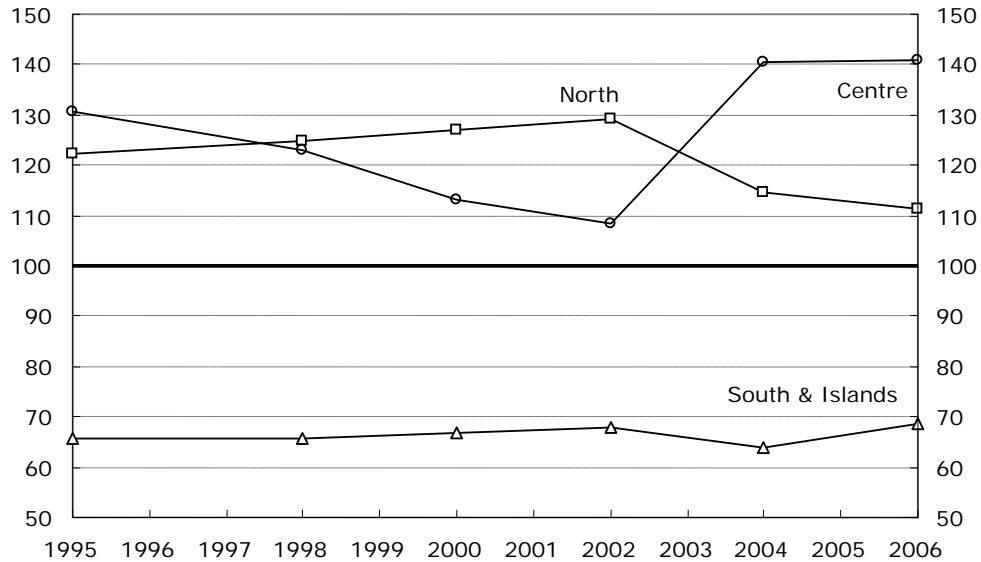
²⁶ An analysis of the distribution of household wealth in the last decade that takes account of these aspects can be found in A. Brandolini, L. Cannari, G. D'Alessio and I. Faiella, 'Household Wealth Distribution in Italy in the 1990s', *Temi di discussione*, 530, Rome, Banca d'Italia, 2004.

of median net wealth with respect to the overall value has been stable over the ten years in question.

Figure 10

Median household net wealth by geographical area

(indices, Italy=100)



Net wealth is more highly concentrated than income, with the top 10 per cent of households possessing 45 per cent of total net wealth, against 43 per cent in 2004. The Gini index is equal to 0.616, up from 0.603 in 2004 (Table 4). This can be ascribed to a slight widening of the gap in the distribution of real assets, with the Gini index rising from 0.607 to 0.615, and a marked widening in the case of financial assets (Gini index up from 0.733 to 0.769) and liabilities.²⁷

Table 4

Distribution of wealth 2000-2006

	2000	2002	2004	2006
Gini index of the concentration of net wealth.....	0.631	0.618	0.603	0.616
Gini index of the concentration of real assets.....	0.627	0.619	0.607	0.615
Gini index of the concentration of financial assets.....	0.809	0.767	0.733	0.769
Gini index of the concentration of financial liabilities	0.925	0.924	0.922	0.926
Percentage of wealth in the hands of the top10 per cent of households.....	47.4	44.9	42.9	44.6

3.3 Financial assets

In 2006, 89.2 per cent of households have a bank or post office account, 8.5 per cent government securities, 12.1 per cent bonds and investment funds and 6.2 per cent Italian shares

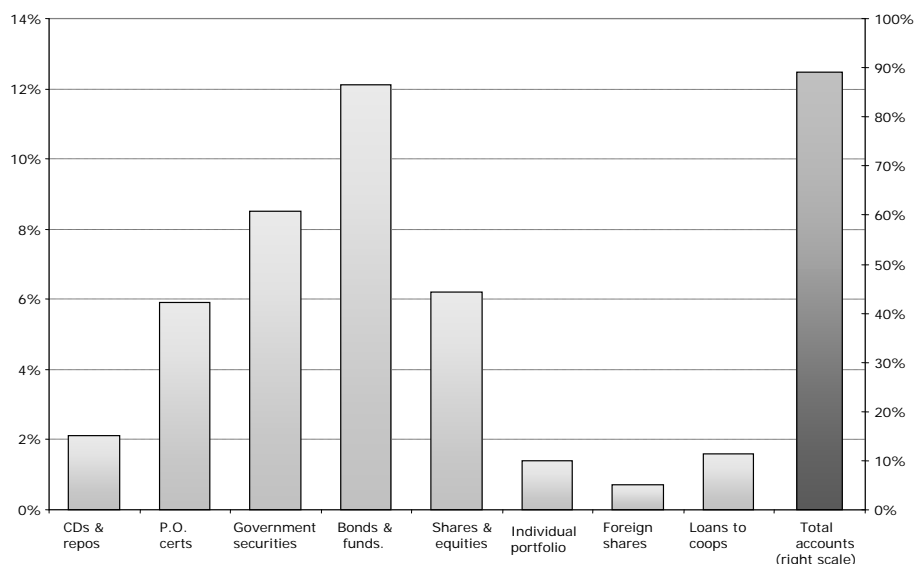
²⁷ The increase in the Gini index for financial assets is partly due to the performance of the stock market, on which a small proportion of households, notably the most affluent, invest their wealth. The increase in the concentration of real assets could be due to the surge in property values in large cities.

and other equities. Postal savings certificates are less common (5.9 per cent), as are other forms of investment: just 1.6 per cent of households invest in loans to co-operatives, 1.4 per cent have individual investment portfolios, and 2.1 per cent certificates of deposit or repos. Only 0.7 per cent of households invest in foreign securities (Table F1 and Figure 11).

Among the different types of accounts, current accounts are much more common than savings accounts and are held by 87.8 per cent of households, compared with 18.4 per cent for the latter (Table F3), a gap that has been widening in recent years. The number of households with certificates of deposit or government securities has been growing slowly since 2004, by around 1 percentage point, while the proportion with riskier investments has declined. In particular, the number of households with shares and equities has fallen by 1 percentage point and those with individual portfolios or foreign shares by 0.4 points. By contrast, the percentage of households with bonds or investment funds has risen by 0.2 percentage points. Overall, there has been virtually no change between 2004 and 2006 in the proportion of households with at least one financial instrument in addition to a bank or post office account.

Figure 11

Distribution of financial assets at the end of 2006
(percentage of households)



The distribution of financial assets is related to the characteristics of the household and first and foremost its economic standing.²⁸ The penetration of financial instruments increases with income and educational qualification, except in the case of post office accounts. These are most common, although less so than in the past, in small towns, in the South and Islands, and among households whose head is a pensioner or payroll employee and they decrease as the educational qualification of the head of household increases. The penetration of financial instruments is generally greater in the North and the Centre, except in the case of post office accounts, which are more popular in the South. More specifically, 75 per cent of households in the South have at least one account, compared with around 93 per cent in the Centre and 97 per cent in the North. The gap between North and South is wider in the case of shares, bonds and

²⁸ See L. Guiso and T. Jappelli, 'Households' Portfolio in Italy', in L. Guiso, M. Haliassos and T. Jappelli (eds), *Household portfolios*, Cambridge (Massachusetts), MIT, 2002.

government securities, the penetration of which is six times greater in the North than in the South and Islands (Table F1).

Investment in government securities is most common among households whose head is a manager (13.6 per cent), pensioner (10.6 per cent) or an employer or member of a profession (15.2 per cent) and very infrequent when the household head is a blue-collar worker (3.6 per cent). For the other forms of saving, the self-employed are more inclined to invest in bonds and funds, while a large proportion of managers invest in shares (Table F1). Households whose head is retired possess almost 50 per cent of net financial assets, with a strong preference for government securities (50.9 per cent) and a small percentage of financial liabilities (7.3 per cent). Although only 12 per cent of households are headed by self-employed workers, they hold a quarter of risky assets, such as shares, investment funds and other securities, and 42 per cent of liabilities (Table 5).

Table 5

Distribution of net financial assets by work status of the head of household ^(*)
(per cent)

	Share of households	Share of total value of asset					
		bank and post office accounts	government securities	shares, funds and other	financial assets	financial liabilities	net financial assets (**)
Payroll workers							
Blue-collar worker.....	22.42	12.15	6.81	3.91	7.98	17.14	1.97
Office worker	19.57	20.62	16.21	16.29	17.07	21.73	14.02
Manager, executive	5.19	10.96	12.4	24.61	14.78	10.82	17.37
Total	47.19	43.74	35.42	44.81	39.82	49.69	33.36
Self-employed							
Entrepreneur, professional.....	5.18	9.4	7.71	16.71	13.24	24.47	5.87
Other self-employed.....	7.14	12.51	4.47	8.7	11.99	17.53	8.35
Total.....	12.32	21.91	12.18	25.41	25.22	42.01	14.22
Not employed							
Pensioner	37.5	33.16	50.92	29.19	33.96	7.29	51.45
Other	2.99	1.19	1.48	0.58	0.99	1.01	0.97
Total	40.49	34.35	52.4	29.78	34.95	8.31	52.42
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(*)The household member with the highest income.

(**)Financial assets net of financial liabilities.

The share of government securities held by households headed by a pensioner has increased considerably compared with the 2004 survey (7 per cent), while that of households headed by an employer or self-employed person or by an office worker has declined, by 2.6 and 2.4 percentage points respectively. By contrast, the percentage of shares owned by households whose head is a manager has increased by 14 per cent.

Although households showed a growing propensity to hold risky financial instruments during the 1990s, this trend has reversed slightly since then, with the share declining by 4 percentage points between 2002 and 2006. This trend is particularly marked among households in the Centre, headed by an employer, member of a profession or office worker, or with a high educational qualification (Table 6).

Table 6

Possession of risky financial assets by characteristics of head of household^(*)
(per cent)

	1993	1995	1998	2000	2002	2004	2006
Work status of household head							
Payroll employee							
Blue-collar worker	3.6	5.8	10.6	13.7	12.3	7.9	9.6
Office worker.....	14.3	15.9	23.6	29.8	28.8	23.7	22.5
Manager, executive.....	24.2	26.7	39.5	44.2	45.5	38.7	44.3
Total.....	10.4	12.4	19.7	24.0	23.1	17.8	18.9
Self-employed							
Employer, member of profession	32.4	32.0	41.6	38.7	45.0	34.4	27.3
Other self-employed.....	13.5	12.1	21.8	25.7	27.1	21.8	20.0
Total.....	17.4	16.0	27.7	29.8	33.4	26.3	22.5
Not employed							
Pensioner	5.5	6.4	13.1	15.7	15.5	15.5	14.5
Other	2.5	4.6	9.5	6.8	4.4	4.5	6.2
Total.....	5.3	6.3	12.7	14.9	14.7	14.7	13.9
Educational qualification							
none	0.2	0.9	1.6	2.7	0.6	0.9	4.2
primary school certificate	3.7	5.6	9.5	10.1	9.6	8.5	7.6
lower secondary school certificate.....	9.0	8.4	15.4	19.8	18.3	16.0	13.3
upper secondary school diploma	17.3	17.6	28.7	34.7	36.5	28.2	26.6
university degree	26.6	30.6	41.6	42.2	43.7	34.0	35.4
Geographical area							
North	12.0	14.5	16.0	26.5	32.4	33.1	27.8
Centre	5.8	8.5	10.9	17.0	19.8	21.0	16.7
South & Islands	1.9	3.0	2.2	6.4	6.4	5.6	4.2
Total	9.7	10.5	18.1	21.2	21.5	18.0	17.5

(*) Bonds, shares, investment fund units, individual portfolios and foreign securities. Individual characteristics refer to the head of the household, i.e. the member with the highest income.

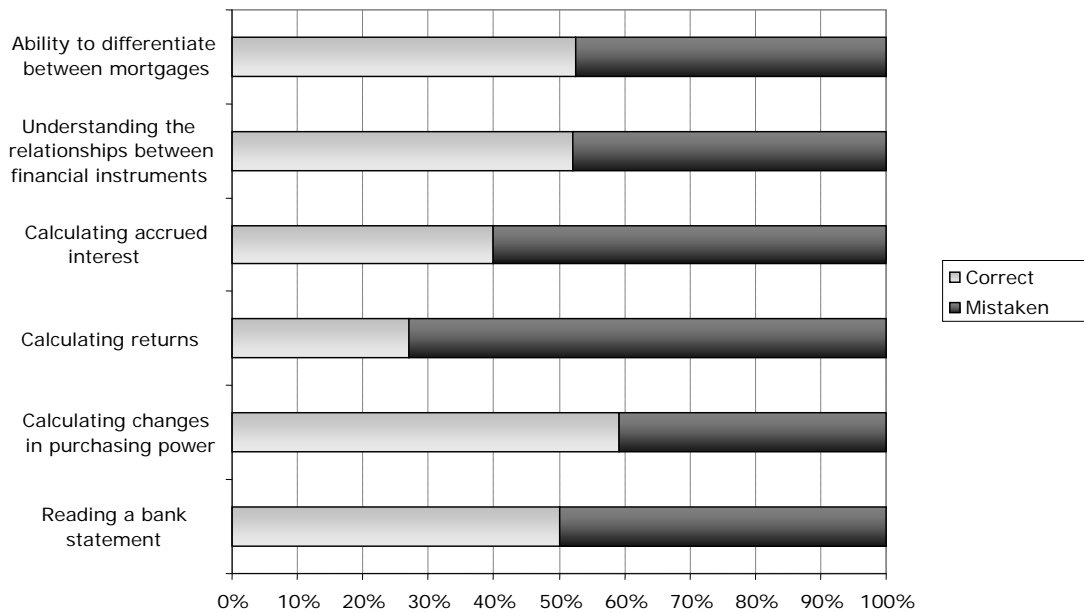
The ability to make sound decisions regarding the management of personal finances depends on a person's financial literacy. Increasing the understanding of financial information is a topic of great interest for economic institutions and is essential if individuals are to be able to make wise investment choices.²⁹ This survey contains six questions designed to evaluate the basic financial literacy of Italian households. Their purpose is to measure the ability (1) *to read a bank statement*, (2) *to calculate changes in purchasing power*, (3) *to measure the return on an investment*, (4) *to calculate the interest accrued on a current account*, (5) *to understand the relationship between different securities*, and (6) *to distinguish between different types of mortgage*.³⁰

²⁹ For an international comparison see OECD, *Improving Financial Literacy: Analysis of Issues and Policies*, 2005.

³⁰ For the complete text of the questions see the questionnaire itself in Appendix C.

Figure 12

Financial literacy of Italian households
(percentage of households)

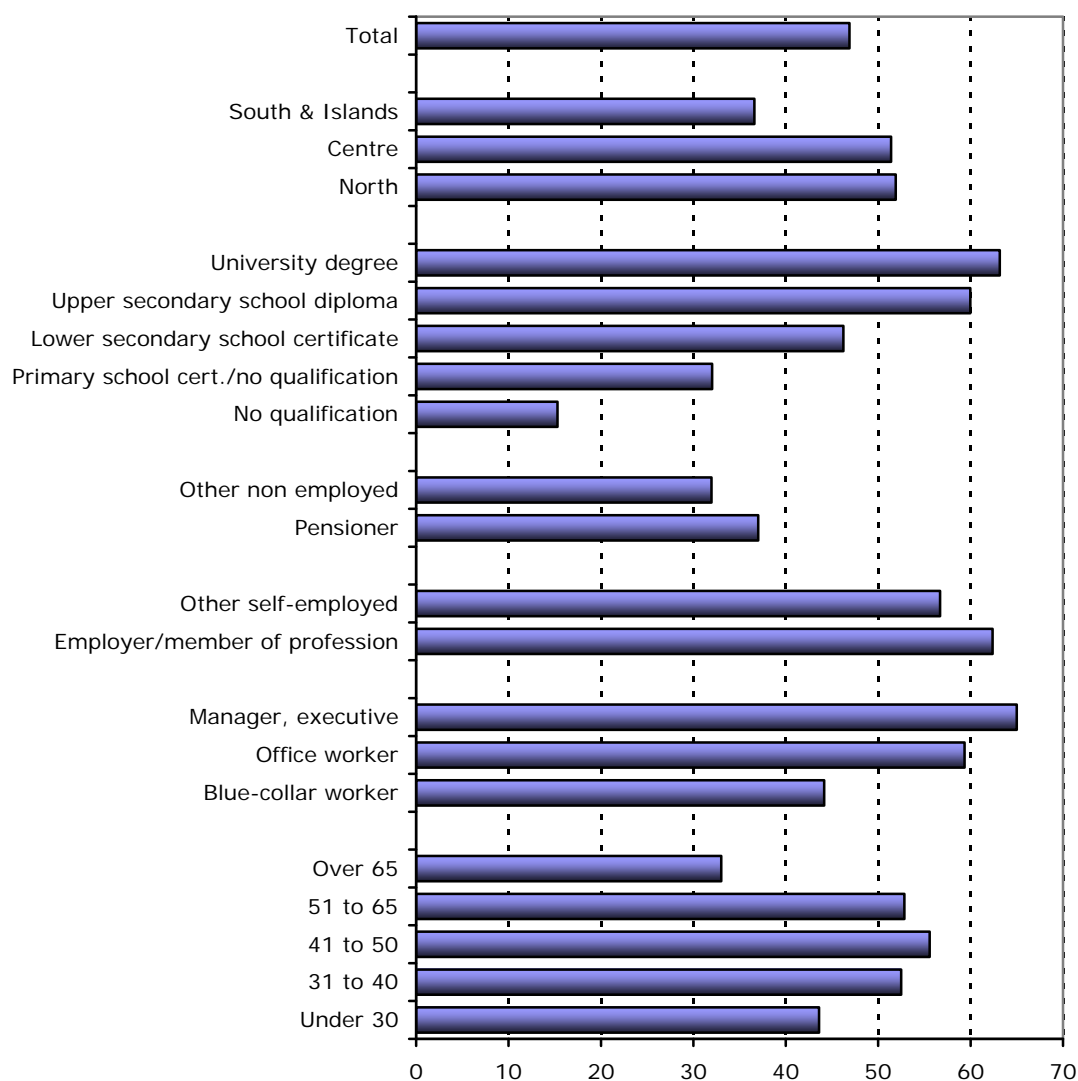


An average of 47 per cent of the questions have been answered correctly by the households interviewed, while many of the remaining households respond with “don’t know”. Only 27 per cent of households are able to calculate the return on an investment, 40 per cent the interest accrued on a bank or post office account, and about 50 per cent can differentiate between different types of mortgage, understand the relationship between different financial instruments and read a bank statement. Around 60 per cent of households are able to calculate changes in the purchasing power of a given sum of money (Figure 12).

Financial literacy is related to the level of schooling. Households in the South and Islands are less financially literate than households in the rest of the country, while there is no significant difference in financial literacy between the North and the Centre. In terms of work status, households headed by a manager, employer or member of a profession have the highest degree of financial literacy, as do those whose head is between 41 and 50 years of age. Older household heads are less financial literate than younger ones (Figure 13).

Figure 13

Financial literacy by characteristics of head of household^(*)
(percentage of correct answers)



(*) Individual characteristics are those of the head of household, i.e. the person earning the highest income.

3.4 Household debt

Some 26 per cent of the households surveyed have borrowed from financial institutions. More specifically, 11.6 per cent of households have taken out loans to purchase or renovate property for their own use, 12.8 per cent to buy consumer goods and 3.8 per cent have debts related to their business (Table E4). The number of households with debts has risen since 2004 (24.6 per cent) following a long-term trend.

Although household debt in Italy has been rising in recent years it is still modest by international standards. The recent increase has been caused, among other things, by low interest rates and by the growth of the financial industry, which now offers households a broader and more flexible range of products, such as consumer credit and loans for the purchase of real assets. The accumulation of debt is greater in the Centre and the North and among young households or households with high educational qualifications. The largest percentage of households with debts is found among those whose head is self-employed.

Loans for the purchase or renovation of property for use by the household account for by far the largest proportion of household debt in Italy (60 per cent). Next are debts connected with work, which account for 26 per cent, and loans to purchase consumer goods, which represent 10 per cent (Table 7).

Table 7

Structure of household debt
(per cent)

Household head ^(*)	of which:				Household debt
	Debts for residential property	Debts for consumer goods	Debts connected with business	Debts with friends or relatives	
Age					
30 or less	64.4	12.4	10.0	6.6	100.0
31 to 40	71.9	8.4	15.4	2.1	100.0
41 to 50	62.3	11.1	24.8	0.9	100.0
51 to 65	39.9	10.1	48.0	1.0	100.0
over 65	68.2	13.8	7.8	5.1	100.0
Work status					
payroll employee	79.4	11.3	5.8	1.8	100.0
self-employed	37.5	7.5	53.8	0.5	100.0
not employed	51.5	16.8	15.5	8.1	100.0
Educational qualification					
none	58.7	3.3	16.2	10.9	100.0
primary school certificate	26.6	9.3	61.0	1.5	100.0
lower secondary school cert.	56.6	16.1	20.3	3.5	100.0
upper secondary school diploma	63.6	8.7	25.6	1.0	100.0
university degree	75.8	5.6	17.3	0.7	100.0
Geographical area					
North	53.2	9.6	34.9	1.2	100.0
Centre	79.2	8.5	11.6	0.4	100.0
South and Islands	55.9	15.2	16.2	6.3	100.0
Total	60.0	10.3	26.1	1.8	100.0

(*) The characteristics refer to the head of the household, i.e. the person earning the largest income.

The share of business-related debt is high not only in the case of households whose head is self-employed but of households whose head has a primary school certificate or is aged between 51 and 65. The share of debt for consumer goods is largest among households with a very young or an elderly head or with a lower secondary school certificate. Debts with friends and relatives are mainly contracted by households whose head is young, not employed or without any educational qualification.

The average ratio of total debt to disposable income is 33 per cent.³¹ It is higher among young and large households and those residing in towns of more than 500,000 inhabitants (Table E4). An indicator of the sustainability of household debt is given by the ratio of total expenditure on repayment (principal and interest) to disposable income (including interest payable); it can only be calculated for debts contracted for the purchase of the property of residence because no information on expenditure is collected for other categories of debt. The indicator suggests that financial fragility is greatest among households whose head is young, has a low educational qualification, is a payroll employee and lives in the South and Islands. Income bracket is also correlated with financial fragility: households with debts who fall in the first two-fifths of income distribution (i.e. 23.9 per cent) have to allot an average of 30 per cent of disposable income to finance their mortgage. This drops to less than 20 per cent for the last two-fifths of indebted households, which represent 10 per cent of the income bracket (Table 8).

³¹ The households with debts represent 26 per cent of the total.

Table 8

Households' financial fragility
(per cent)

Head of household ^(*)	Ratio of spending on mortgage to purchase household's home to disposable income	Percentage of households with a mortgage for the purchase of their home
Age		
30 or less.....	19.0**	7.1
31 to 40.....	20.0	13.9
41 to 50.....	13.8	12.2
51 to 65.....	13.2	5.8
over 65.....	10.0**	1.0
Work status		
payroll employee.....	17.1	11.1
self-employed.....	13.5	9.9
not employed.....	12.5	1.9
Educational qualification		
None or primary school certificate.....	20.5	1.8
Lower secondary school certificate.....	16.4	6.5
Upper secondary school diploma.....	15.7	11.0
University degree.....	13.7	12.0
Geographical area		
North.....	13.6	8.1
Centre.....	17.8	7.5
South and Islands.....	22.3	4.3
Fifths of household income⁽¹⁾		
1 st fifth.....	41.8**	1.7
2 nd fifth.....	23.0	4.5
3 rd fifth.....	20.9	6.5
4 th fifth.....	19.8	10.1
5 th fifth.....	11.2	10.1
Total	15.7	6.8

Households that have taken out a mortgage to purchase their home (526 observations).
 (*) The characteristics refer to the head of the household, i.e. the person earning the largest income.
 ** The sample cells have fewer than 30 observations.

3.5 Payment instruments

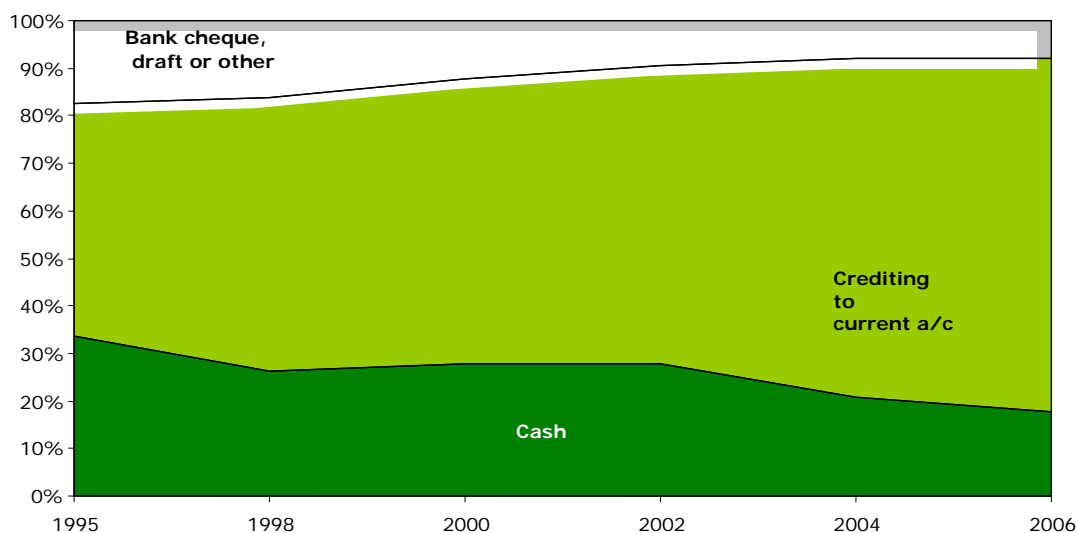
The trend observed in earlier surveys has continued, with a gradual substitution of traditional payment instruments, such as cash and cheques, with more advanced and flexible instruments, such as credit and debit cards, standing orders and direct debits. The use of new technologies for making payments and doing business with intermediaries is spreading, although it still involves only 8.5 per cent of the population (Table G3). Some 63 per cent of the sample households have a payment card of some sort: 60 per cent have a debit card, 31 per cent a credit card (compared with 58 and 29 per cent respectively in the previous survey) and 2.2 per cent a prepaid 'electron' card. Ownership of these cards is positively related to household income, number of income earners, educational qualification of the head of household, and size of the town of residence (Table G1).

Households spend an average of €43 in cash each month, equal to 48 per cent of the total. This proportion is higher in the South and Islands, among households whose head has a low educational qualification and among those in the lower income brackets (Table G3).

The majority of households have income credited directly to a current account; the proportion has been rising in recent years and is now 74.5 per cent. Another common method is cash, which is used by 17.5 per cent of households, although it has been declining steadily in recent years, from almost 34 per cent in 1995 to 21 per cent in 2004 (Table G2 and Figure 14).

Figure 14

Household income by method of payment
(per cent)



Direct crediting to a current account continues to be far more widespread in the North, representing 78 per cent of payments, 15 per cent more than in the Centre and the South. The method is most common in large cities, among households whose head has a high educational qualification and among those headed by a payroll employee.

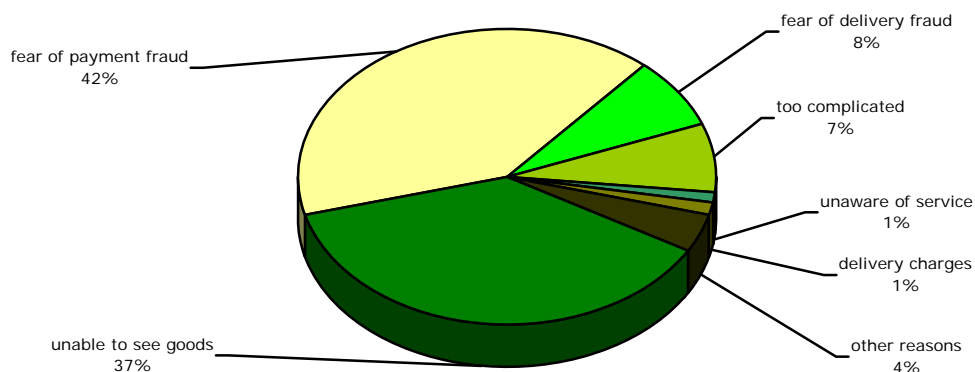
Income is received in the form of cash mainly by households in the South and Islands (30 per cent), living in small towns, with low income and whose head has a low educational qualification (42 per cent). The share of bank cheques is higher if the household head is self-employed (19 per cent).

The proportion of households making payments over the internet is still extremely small, having risen by 3 per cent between 2004 and 2006 (from 32 to 35 per cent). More households are also making purchases over the internet; their share has gone up from 7 per cent in 2004 to 9 per cent in 2006.³² Among the reasons households give for not making purchases over the internet, inability to view the goods and fear of payment fraud are uppermost (Figure 15).

³² In 2006, 40 per cent of households declare they own a computer and 44 per cent that at least one member uses a computer either at home or at work (Table G3).

Figure 15

Reasons for not buying over the internet
(percentage of households surfing the net)



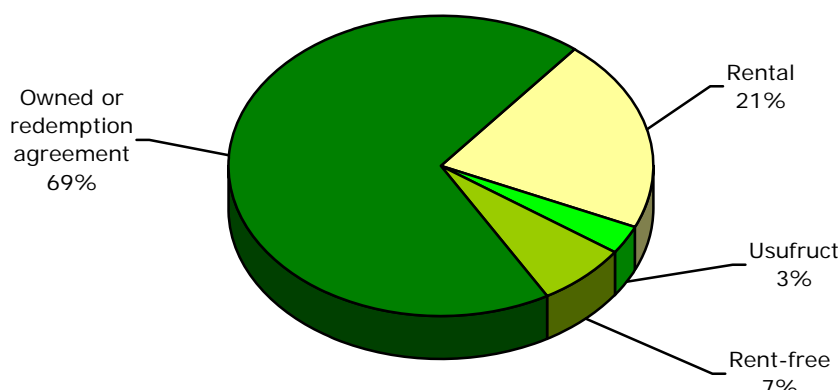
Modern forms of communication with financial intermediaries such as remote banking are used by 8.5 per cent of households, up from 5.5 per cent in 2004. In the majority of cases (about 87 per cent) the internet is the method of choice. The new technologies are used more commonly by households in the North or in large towns, whose head is aged between 30 and 50, has a high educational qualification, and is a manager or employer (Table G3). Most of the households interviewed (60 per cent) have been with their present bank for five or more years and 55 per cent for more than ten years.

3.5 Housing

Some 68.7 per cent of households are owner-occupiers, 20.9 per cent tenants, 7 per cent rent-free occupiers, 3.1 per cent are usufructuaries and the remaining 0.4 per cent occupiers under right of redemption (Table H1 and Figure 16). The proportion of owner-occupiers has risen by 1 per cent since the previous survey, with a corresponding drop in the share of tenants; the number of households occupying their dwelling under other arrangements is broadly unchanged.

Figure 16

Form of tenure of dwelling
(per cent)



Home ownership increases with the age of the head of household and the number of income-earners and is most frequent in the Centre and in towns with fewer than 20,000 inhabitants. The younger age groups more commonly rent their homes and their number has been growing in the last two years, from 35.4 to 37.7 per cent for households whose head is under 31 years of age (Table H1). Since the previous survey there has been a slight increase in the share of households in rent-controlled or semi-regulated-rent housing (from 10.2 to 10.9 per cent) and a decrease in those in publicly-owned housing (from 6.6 to 5.9 per cent).

The average size of households' main residence is 103 sq. m., slightly larger than the 100 sq. m. of the previous survey, while the median size is unchanged at 90 sq. m. Some 14.4 per cent of homes are smaller than 60 sq. m. and 17.4 per cent larger than 120 sq. m. (Table A2). Home size increases with the number of members in the household: single-member households have an average living space of 83 sq. m. and two-member households, 104 sq. m.; the average living space of each person is about 40 sq. m.

The amount of household wealth invested in residential property, the main component of net wealth, has doubled in the last ten years. This is partly due to the rise in house prices, to some extent a result of improved quality,³³ and partly to the increase in the share of owner-occupiers, up from 65 to 69 per cent in the period examined. Recent macroeconomic estimates published by the Bank of Italy³⁴ give a picture that is very similar to the survey.

The average value of homes is €207,261³⁵ or about €2,021 per sq. m., which represents a substantial increase with respect to 2004, when the respective figures were €172,506 and €1,728 per sq. m. The value per square metre varies significantly from one geographical area to another, ranging from €2,059 in the North to €2,867 in the Centre and €1,443 in the South and Islands, and increases with town size – from €1,629 in towns with up to 20,000 inhabitants to €3,539 in towns with a population of over 500,000. In the last two years the value of homes has increased in relation to average net yearly earnings from payroll employment. The value of a 100 sq. m. home has risen by 43 per cent, from 8.4 per cent in 1995 to 12 per cent in 2006 (Figure 17).³⁶

³³ According to the survey, the number of dwellings with two or more bathrooms has risen from 31 to 36 per cent between 1995 and 2006, while the number without heating is down from 23 to 14 per cent.

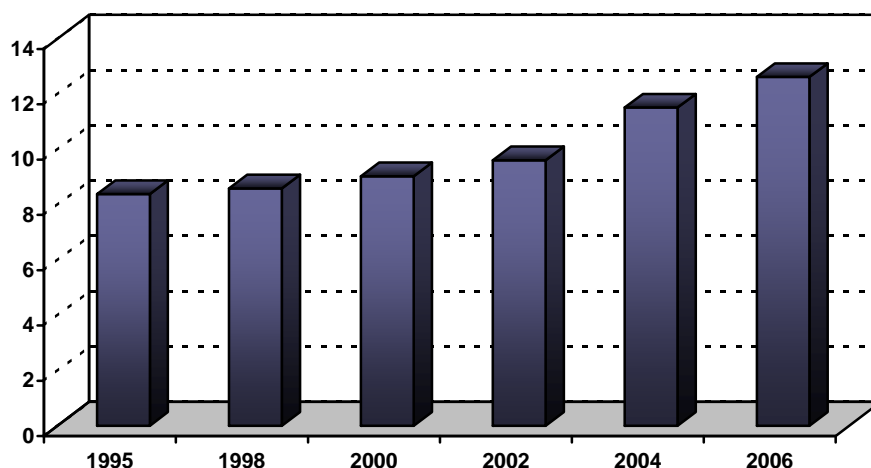
³⁴ "Household Wealth in Italy, 1995-2005", op.cit..

³⁵ The value of housing is a subjective estimate of the price at which the property could be sold if unoccupied.

³⁶ For a more detailed analysis of access to home-ownership for Italian households see G. D'Alessio and R. Gambacorta, "L'accesso all'abitazione di residenza in Italia", Banca d'Italia, *Questioni di economia e finanza*, 9, 2007.

Figure 17

Number of year's earnings need to buy a 100 sq. m. home^(*)



(*) Ratio of the average value of a 100 sq. m. dwelling to average net annual earnings from payroll employment

Owner-occupied homes have an average value of €332,609. The imputed rental value, i.e. the rent that owners consider they could earn by letting their home, is €7,192 per year. The value of these homes varies considerably with town size (€369,523 in cities with more than 500,000 inhabitants, compared with €199,429 in towns with less than 20,000) and by geographical area (€242,960 in the North, €308,659 in the Centre and €165,166 in the South and Islands), besides any variations due to the individual characteristics of the homes themselves (Table H2).

The average value of rented homes is €143,076, considerably lower than that of owner-occupied homes. This difference is mainly due to their smaller size (112 sq. m. on average for owner-occupied homes and 76 sq. m. for rented homes).³⁷ The average rent paid is €3,991 a year, an increase of 4 per cent over the previous survey. Households in rented accommodation spend broadly the same proportion of their income on this item as in 2004 (19.1 per cent). The gross return to the owner is 2.8 per cent, almost stationary with respect to the 2004 survey. Both the value of the property and the rent paid increase with the size of the dwelling, while the gross return decreases with the size of the dwelling (Table H3).

³⁷ Some of the difference between the value of owner-occupied dwellings and rented dwellings could be due to the fact that tenants tend to put the value of their home below its actual market price while owners do the opposite. See L. Kish and J. B. Lansing, "Response Errors in Estimating the Value of Homes", in G. Kalton and S. Heeringa (eds), *Selected Papers*, Wiley, Hoboken, New Jersey, 2003.

APPENDIX A:
METHODOLOGICAL NOTES

METHODOLOGICAL NOTES

1. Sample design

The sample for the survey is drawn in two stages, the primary sampling units being the municipalities and the second, households. Before the primary units are selected they are stratified by region and demographic size. Within each stratum, the municipalities in which interviews are to be conducted are selected to include all those with a population of more than 40,000 inhabitants (*self-representing* municipalities), while the smaller towns are selected on the basis of probability proportional to size (PPS).³⁸ The individual households to be interviewed are then selected randomly.

Until 1987 the survey was conducted with time-independent samples (cross sections) of households. In order to facilitate the analysis of changes in the phenomena being investigated, since 1989 part of the sample has comprised households interviewed in previous surveys (panel households).

Tav. 1a

Households interviewed in the 1987-2006 surveys

Year of first interview	Year of survey									
	1987	1989	1991	1993	1995	1998	2000	2002	2004	2006
1987	8,027	1,206	350	173	126	85	61	44	33	30
1989		7,068	1,837	877	701	459	343	263	197	159
1991			6,001	2,420	1,752	1,169	832	613	464	393
1993				4,619	1,066	583	399	270	199	157
1995					4,490	373	245	177	117	101
1998						4,478	1,993	1,224	845	636
2000							4,128	1,014	667	475
2002								4,406	1,082	672
2004									4,408	1,334
2006										3,811
Sample size.....	8,027	8,274	8,188	8,089	8,135	7,147	8,001	8,011	8,012	7,768
<i>Percentage of total households</i>		14.6	26.7	42.9	44.8	37.3	48.4	45.0	45.0	50.9

Table 1a shows the sample size used between 1987 and 2006, indicating the number of households interviewed in more than one survey. For example, of the 7,768 households that make up the sample in this survey, 30 have participated since 1987, 159 since 1989, 393 since 1991 and so on. The households interviewed for the first time in this survey number 3,811. The overall size of the sample for the 2006 survey is 7,768 households, with panel households representing 51 per cent.

³⁸ This method produces a self-weighted two-stage sample when the sample size is constant among strata. In fact, by fixing the number of households to be interviewed in a given municipality, the higher probability of a large municipality being included in stage one is exactly offset by the lower probability of units in that municipality being drawn in stage two.

In order to form the panel, the municipalities are selected from among those already sampled in the 2004 survey (panel municipalities); resident households that have participated in earlier surveys are all included in the sample. The remaining panel households are selected randomly from among those interviewed in the previous survey only.³⁹ The non-panel households are selected randomly from official registers in both panel and non-panel municipalities.

Households have been interviewed in 355 municipalities, of which 343 panel and 12 non-panel (Table 2a).⁴⁰

Tav. 2a

Survey municipalities

	Panel	Non-panel	Total
North.....	152	12	164
Centre.....	73	0	73
South and Islands.....	118	0	118
Total	343	12	355

2. The questionnaire and data collection

The questionnaire used in the survey (a complete version can be found in Appendix C) has a modular structure. It is composed of a general part addressing aspects relevant to all households and a series of additional sections containing questions relevant to specific subsets of households.

To lighten the burden of the interview, some sections of the questionnaire are only administered to a random subset of the sample. Households have to answer only one of two sets of questions, either on payment instruments or on perceived well-being and job satisfaction, depending on the year of birth (odd or even) of the head of household.⁴¹

As in the past, data are collected mainly with the aid of computers, using the Computer-Assisted Personal Interviewing program (CAPI). This is adopted for 79.4 per cent of the interviews. 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 directly in the presence of the household.⁴² The remaining interviews are conducted using paper-based questionnaires (PAPI, *Paper-And-*

³⁹ As in past surveys, information on inter-generational aspects is obtained by contacting all the households that have formed out of the original panel (these are normally new households set up by the children of the original household). There are 25 such households in all.

⁴⁰ As in the previous survey, panel households that have moved are interviewed at their new address whenever possible, even if this is in a different municipality, as long as it is in Italy.

⁴¹ 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 is felt to be of little interest.

⁴² There are many possible causes of inconsistencies: the respondent may not understand the question correctly, may recall certain information erroneously, or may even be reluctant to provide information regarded as 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.

pencil Personal Interviewing), which the survey company subsequently transfers to a computer using the CAPI program as the input screen.

Interviews last an average of 50 minutes, slightly less than in the previous survey (56 minutes). However, there are considerable variations within the sample, which are positively correlated with income and the number of household members, especially if income-earners (Table 4a).

Data collection is entrusted to a specialised company using 227 professional interviewers. The majority of the interviewers are women, with an average age of 48 years and high educational qualifications (88 per cent have an upper secondary school diploma and 20 per cent a university degree). Moreover, more than half of the interviewers have at least ten years experience in the field and have taken part in at least two editions of the SHIW. The interview stage is preceded by a series of meetings at which officials from the Bank of Italy and representatives of the company give instructions directly to the interviewers.

The households contacted for interviews, who are guaranteed complete anonymity, receive a booklet describing the purpose of the survey and giving several examples of the ways in which the data are used.⁴³ The participating households may request a copy of the results of a previous survey.

3. Data editing and imputation

The CAPI survey method greatly reduces the need for post-survey consistency checks of data quality. However, the standard checking procedure is used for interviews conducted with the paper-based questionnaire (about one quarter), for which the CAPI program is used as an input screen in order to exploit its ability to flag inconsistencies.

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

The amount of imputed data is generally small, around a few dozen cases for most variables. Answers have to be imputed for such variables as fringe benefits for payroll employees, revenues for self-employed workers and the value of business equity, although on average in fewer than 4 per cent of cases.

Regression models are used to estimate the values to assign to the missing answers on the basis of other available information. In order to avoid an excessive concentration around average values, a random component is added, extracted from a normal variable with a mean of zero and a variance equal to that of the residuals in the regression model. This preserves the mean and the variance of the data actually measured.⁴⁴

⁴³ Households receive no compensation for the interviews. When the results of the survey are published, participants are sent a thank-you letter with copies of newspaper articles commenting on the survey.

⁴⁴ See paragraph 10.6 in *Survey Methodology*, edited by Groves R. M., Fowler F. J., Couper M. P., Lepkowski J. M., Singer E. and Tourangeau R., New York, Wiley, 2004.

4. Unit non-response

The actual sample interviewed is composed of 7,768 households, of which 3,957 are panel households and 3,811 non-panel households. In order to obtain these interviews 18,510 households were contacted. The response rate is 42 per cent⁴⁵ and as usual is higher for panel households (67 per cent) than for non-panel ones (30 per cent) (Table 3a).

The most common reason for non-participation is unwillingness on the part of the household, which accounts for 36 per cent of failed interviews. Some 22 per cent of households could not be contacted by telephone and were not at home on any of the three occasions the interviewers called, on different days and at different times.

Tav. 3a

Households contacted and reasons for non-participation

	Panel		Non-panel		Total	
	(units)	(per cent)	(units)	(per cent)	(units)	(per cent)
Respondents	3,957	67.0	3,811	30.2	7,768	42.0
Refusals.....	1,403	23.8	5,200	41.3	6,603	35.7
Not at home	544	9.2	3,595	28.5	4,139	22.4
Total	5,904	100.0	12,606	100.0	18,510	100.0
Ineligible (*).....	102	1.7	202	1.6	304	1.6

(*)Households not found at their official address (wrong address, death, change of address).

Non-participation can be a problem in statistical surveys because it may produce samples in which the less co-operative sections of the population become under-represented, causing selectivity bias. The estimators are based only on the information provided by the participants in the survey and their distortion increases with non-response and with the widening of the gap between the expected value of the variable for respondents and that for non-respondents.⁴⁶

Several measures have been taken to reduce the effects of non-participation. First, the households that cannot be contacted are replaced by others selected randomly in the same municipalities. Second, at the end of the survey the sample is post-stratified on the basis of certain individual characteristics of the respondents in order to re-weight the various segments of the population within the sample. This is done by aligning the characteristics of the final sample to those of the population as to gender, age group, geographical area and size of the municipality of residence.⁴⁷

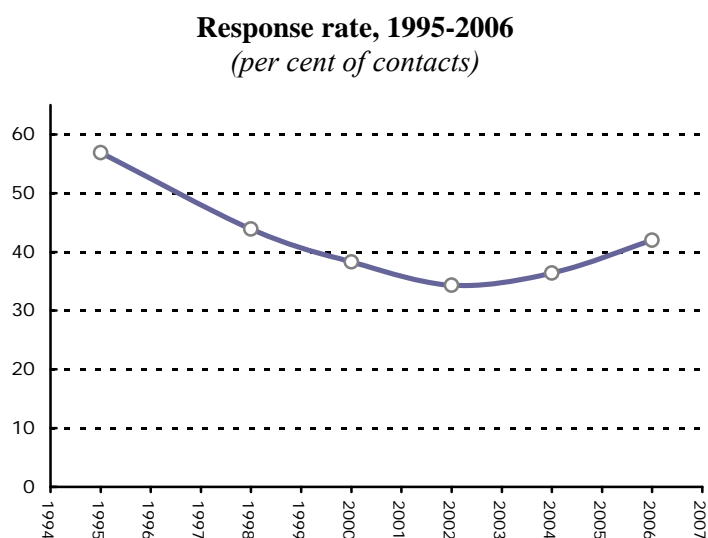
⁴⁵ In the previous survey the participation rate, excluding ineligible households (death, wrong address, change of address), was 36.4 per cent.

⁴⁶ See paragraph 3.1 in G. D'Alessio and I. Faiella, 'Nonresponse behaviour in the Bank of Italy's Survey of Household Income and Wealth', *Temi di discussione*, 462, Rome, Banca d'Italia, 2002.

⁴⁷ Iterative Proportional Fitting (or Raking) is a technique that allows the sample weights to be aligned simultaneously with the distribution of certain characteristics found in external sources on the basis only of marginal probability. See G. Kalton and I. Flores Cervantes, 'Weighting Methods', *Journal of Official Statistics*, 19, 2, 2003, pp. 81-97.

The evolution of participation rates over the years indicates that non-response has been increasing in recent years,⁴⁸ although it is actually less in this survey. On this occasion, unwillingness to take part in the survey has diminished but the number of families who cannot be contacted has increased (Figure 1a). However, studies suggest that any selectivity bias due to non-participation is small, thanks in part to the measures taken.⁴⁹ Nevertheless, the extent of the phenomenon and its tendency to increase make it advisable to monitor closely the impact on the main output of statistics and initiate ad hoc studies.

Figure 1a



To conduct the 7,768 interviews, 15,309 contacts were necessary (Table 4a). The difficulty of obtaining an interview increases with the head of household's income and educational qualification; if the head is an entrepreneur or manager, a larger number of contacts are required. Fewer difficulties are encountered with small households, those residing in the South and Islands or small municipalities, and those whose head is elderly or not employed (Table 4a).

⁴⁸ The phenomenon is common in other countries as well. See E. de Leeuw and W. de Heer, 'Trends in Household Survey Nonresponse: A Longitudinal and International Comparison', in Groves R. M., Dillman D. A., Eltinge J. L. and Little R. J. A. (eds), *Survey Nonresponse*, New York, Wiley, 2002, pp. 41-54; as well as paragraph 6.5 in Groves R. M., Fowler F. J., Couper M. P., Lepkowski J. M., Singer E. and Tourangeau R. (eds), *Survey Methodology*, New York, Wiley, 2004.

⁴⁹ See L. Cannari and G. D'Alessio, 'Mancate interviste e distorsione degli stimatori', *Temi di discussione*, 172, Rome, Banca d'Italia, 1992. For the 1989 survey, the authors estimate that household income was understated by about 5 per cent owing to non-participation. Similar results were obtained for the 1998 survey. See G. D'Alessio and I. Faiella, 'Nonresponse behaviour in the Bank of Italy's Survey of Household Income and Wealth', *Temi di discussione*, 462, Rome, Banca d'Italia, 2002.

Number of contacts, average length of interview and reliability of responses
(number, minutes, score from 1 to 10, per cent)

Characteristics (*)	Contacts	Households	Contacts per 100 households	Average length of interview	Reliability of responses	Computer-aided interview (CAPI)
Gender						
male	10,641	5,351	198.9	51.2	7.6	79.1
female	4,668	2,417	193.1	46.4	7.7	80.0
Age						
up to 30	783	397	197.2	49.8	7.6	79.1
31 to 40	2,331	1,130	206.3	50.6	7.8	79.1
41 to 50	3,219	1,553	207.3	52.5	7.7	81.3
51 to 65	4,426	2,169	204.1	52.4	7.6	80.8
over 65	4,550	2,519	180.6	45.4	7.6	77.1
Educational qualification						
no qualification	646	407	158.7	40.7	7.5	82.1
primary school certificate	3,309	1,857	178.2	45.7	7.5	78.4
lower secondary school certificate	5,374	2,732	196.7	50.1	7.6	78.4
upper secondary school diploma	4,326	2,020	214.2	52.9	7.8	80.1
university degree	1,658	753	220.2	54.7	7.9	82.2
Work status						
Payroll employee						
blue-collar worker	3,021	1,546	195.4	50.3	7.7	79.8
white-collar worker	2,973	1,403	211.9	52.4	7.9	80.9
manager, executive	869	383	226.9	55.8	8.1	78.9
total	6,863	3,332	206.0	51.8	7.8	80.2
Self-employed						
business owner, professional	861	386	223.1	54.9	7.2	81.6
other self-employed	1,032	493	209.3	55.7	7.1	83.6
total	1,893	879	215.4	55.3	7.2	82.7
Not employed						
retired	6,123	3,329	183.9	46.4	7.6	77.2
other	430	228	188.6	46.7	7.1	86.4
total	6,553	3,557	184.2	46.5	7.6	77.8
Household size						
1 member	3,635	1,927	188.6	41.4	7.6	77.3
2 members	4,593	2,366	194.1	49.1	7.7	77.6
3 members	3,363	1,653	203.4	54.0	7.7	80.5
4 members	2,777	1,329	209.0	54.9	7.7	82.2
5 or more members	941	493	190.9	57.5	7.5	84.6
Number of earners						
1 earner	6,962	3,667	189.9	45.1	7.6	79.9
2 earners	6,455	3,184	202.7	52.5	7.7	78.7
3 earners	1,501	729	205.9	57.7	7.6	80.2
4 or more earners	391	188	208.0	62.6	7.6	77.7
Quintiles of household net wealth⁽¹⁾						
1 st quintile	2,765	1,505	183.7	45.7	7.6	80.7
2 nd quintile	2,729	1,418	192.5	47.8	7.6	78.6
3 rd quintile	2,915	1,536	189.8	48.7	7.6	81.3
4 th quintile	3,281	1,645	199.5	50.6	7.6	79.3
5 th quintile	3,619	1,664	217.5	55.2	7.8	77.1
Quintiles of household income⁽²⁾						
1 st quintile	2,657	1,499	177.3	42.0	7.5	80.9
2 nd quintile	2,882	1,596	180.6	46.0	7.5	79.5
3 rd quintile	2,902	1,501	193.3	49.3	7.6	79.3
4 th quintile	3,317	1,597	207.7	52.2	7.7	77.8
5 th quintile	3,551	1,575	225.5	58.8	7.9	79.4
Town size						
up to 20,000 inhabitants	4,212	2,312	182.2	49.5	7.6	76.7
20,000-40,000	3,025	1,528	198.0	52.2	7.7	75.9
40,000-50,000	6,729	3,245	207.4	48.7	7.6	85.1
more than 50,000	1,343	683	196.6	49.8	7.8	69.0
Geographical area						
North	7,587	3,712	204.4	50.7	7.7	74.6
Centre	3,331	1,575	211.5	48.9	7.8	77.8
South and Islands	4,391	2,481	177.0	48.9	7.5	87.5
Total	15,309	7,768	197.1	49.7	7.6	79.4

(*) Individual characteristics are those of the head of household, i.e. the person earning the highest income. (1) See footnote (**) to Table E3. (2) See footnote (**) to Table B1.

5. Data quality

Although, as explained earlier, non-participation can be a major cause of data quality problems in surveys of income and wealth, the literature identifies a large number of other factors that are also potentially distorting.

The quality of estimates may be affected by the reluctance of households to report their sources of income or the real and financial assets they hold. Although participation is voluntary and respondents are informed at the outset about the content of the survey, they may not always be 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 are asked to give a brief assessment of the presumed reliability of responses at the end of the interview, basing their judgement on a comparison between the information provided and objective evidence available to them (neighbourhood and type of dwelling occupied by the household, standard of living implied by the quality of furnishings, etc.).⁵⁰ As in previous surveys, it emerges that although the level of reliability is satisfactory on the whole, it is not uniform across the sample. The highest scores are obtained by households whose head has high educational qualifications, is a manager or entrepreneur and resides in the Centre or North. Slightly lower ratings are given to households whose heads are self-employed (entrepreneurs or self-account workers) (Table 4a).

Additional elements 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 part of the disparities found may be due to differences in the definitions employed.⁵¹ A study of previous surveys⁵² suggests that income from interest and dividends and self-employment and entrepreneurial income are underestimated more than income from transfers and payroll employment. By contrast, actual and imputed rents appear to be overstated.⁵³ For real wealth, data recently published by the Bank of Italy⁵⁴ indicate that this is understated by about 12 per cent, falling to 7 per cent in the case of housing. Financial assets, on the other hand, seem to be under-reported by a larger amount: for the 2006 survey they are estimated to be less than a fifth of the corresponding item in the financial accounts.⁵⁵

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

⁵¹ 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-estimation of self-employment income declared in tax returns compared with that declared for the survey. For more on this issue see L. Cannari, V. Ceriani and G. D'Alessio, 'Il recupero degli imponibili sottratti a tassazione', in *Ricerche quantitative per la politica economica - 1995*, Rome, Banca d'Italia, 1997.

⁵² 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*, 350, Rome, Banca d'Italia, 1999.

⁵³ The percentage of underestimation varies 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.

⁵⁴ See L. Cannari, I. Faiella, G. Marchese and A. Neri, *The real assets of Italian households*, and L. Cannari and I. Faiella, *House prices and housing wealth in Italy* presented at the conference "Household Wealth in Italy", Banca d'Italia, Perugia, October 2007. The papers are available on the Bank of Italy's website at:

http://www.bancaditalia.it/studiricerche/convegni/atti/ric_fam_it;internal&action=_setlanguage.action?LANGU AGE=en.

⁵⁵ Apart from non-response and under-reporting, some of this discrepancy is due to the way various sources compute items and to the fact that the financial accounts estimate some items, such as shares, as residuals. For a detailed analysis of the differences that should be kept in mind when comparing the survey's micro estimates with the macro estimates of the financial accounts see R. Bonci, G. Marchese and A. Neri, 'La ricchezza finanziaria nei conti finanziari e nell'indagine sui bilanci delle famiglie italiane', in *Temi di discussione*, Rome, Banca d'Italia, 2005. For an analysis of under-reporting see L. D'aurizio, I. Faiella, S. Iezzi and A. Neri, 'L'under-reporting della ricchezza finanziaria nell'indagine sui bilanci delle famiglie', *Temi di discussione*, 610, 2006; L. Cannari and G. D'Alessio, 'Non-Reporting and

Other problems may stem from the respondents' cognitive processes. The replies to certain questions depend on the respondent's reasoning ability (for hypothetical questions) or memory (for questions about the past). Added to this is the element of actual knowledge, as when, for practical reasons, one person is allowed to answer for another. More general aspects, such as motivation and the time and effort demanded of the respondent, may also influence the quality of replies.⁵⁶

In view of these considerations, it should be noted that the estimates reported are affected by an additional variability with respect to that of a sampling nature discussed in the following pages. By studying measurement errors it has been possible to evaluate which variables in the survey are the most reliable.⁵⁷ In the case of the main aggregates, the values recorded for income tend to be more reliable than those for consumption or net wealth. Among the components of income, the quality is higher for pension benefits and payroll earnings, while self-employment income and investment income are less reliably reported.

Under-Reporting Behavior in the Bank of Italy's Survey of Household Income and Wealth', *Bulletin of the International Statistical Institute*, LV, 3, 1993, pp. 395-412. On non-response see G. D'Alessio and I. Faiella, 'Nonresponse behaviour in the Bank of Italy's Survey of Household Income and Wealth', Banca d'Italia, *Temi di discussione*, 462, 2002.

⁵⁶ See, for example, R.M. Groves and M.P. Couper, *How Survey Design Features Affect Participation, Nonresponse in Household Interview Surveys*, New York, Wiley, 1998, pp. 269-293.

⁵⁷ See C. Biancotti, G. D'Alessio and A. Neri, 'Errori di misura nell'indagine sui bilanci delle famiglie italiane', Banca d'Italia, *Temi di discussione*, 520, Banca d'Italia, 2004.

6. Aggregate variables

The main 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 has been obtained.

Tav. 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	Financial assistance (wage suppl., etc.)	B6.(a1,a2,a3,b1,b2,b3,b4,b5,b6,b7)
YTA2	Scholarships	B6.c1
YTA3	Alimony and gifts	
YTA31	received	B6.(c2a,c3,c4)
YTA32	paid (-)	E.6(1,2)
YM	Net self-employment income	
YMA1	Self-employment income	B2.9 + B3.8
YMA2	Entrepreneurial income	B4.6 + B4.7
YC	Property income	
YCA	Income from real-estate	
YCA1	Actual rents	D1.11
YCA2	Imputed rents ⁽³⁾	(D.20*12) + D1.12
YCF	Income from financial assets ⁽⁴⁾	
YCF1	Interest on deposits	Rate1*C.38(A,B)
YCF2	Interest on government securities	Rate2*C.38(C)
YCF3	Income from other securities	Rate2*C.38(D,E,F,G,H)
YCF4	Interest payments (-)	Rate3*C.41(a,b)

$$Y = YL + YT + YM + YC$$

(1) A minus sign indicates that 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.

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.8+ D.17)*12) + B1.9 + (D.20*12) + D1.12
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.

Aggregation of variables: capital account

Variable name	Description ⁽¹⁾	Questionnaire reference ⁽²⁾
W	Net wealth	
AR	Real assets	
AR1	Real estate	D1.9*D1.2 + D.28*D.4 + D.33
AR2	Business equity	B2.13 + B3.12 + B4.9
AR3	Valuables	E.5(1)
AF	Financial assets	
AF1	Deposits	C.38 (A,B)
AF2	Government securities	C.38 (C)
AF3	Other securities	C.38 (D,E,F,G,H)
AF4	Trade credit or credit due from other households	B2.10(5) + B3.9(5) + C.47(1)
PF	Financial liabilities (-)	
PF1	Liabilities to banks and financial companies	C.41(a,b,c,d,e) + B2.10(1,2,3) + B3.9(1,2,3)
PF2	Trade debt	B2.10(4) + B3.9(4)
PF3	Liabilities to other households	C.47(2)
Memorandum items:		
BD	Durables	
BD1	Transport equipment	E.5(2)
BD2	Furniture, etc.	E.5(3)

$$W = AR + AF - PF$$

(1) A minus sign indicates that 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. Sample estimates

In accordance with the sampling design each person in the household is given an initial weight, being the inverse of his/her probability of inclusion in the sample.⁵⁸ The weighting coefficient across municipalities is equal to

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

where P_h , \tilde{P}_h and m_h are respectively the resident population, the population of the municipalities sampled, and the number of sample municipalities in the h^{th} stratum, and $P_{h\alpha}$ and $n_{h\alpha}$ are respectively the population and the number of respondents in the α^{th} municipality of the h^{th} stratum.^{59 60}

Given the generic nature of the variable y , an unbiased estimator⁶¹ of the population mean would be the Horwitz-Thompson-Narain estimator, given by

$$(2) \quad \bar{y} = \frac{\sum_h \sum_\alpha \sum_i y_{h\alpha i} w_{h\alpha i}}{\sum_h \sum_\alpha \sum_i w_{h\alpha i}} \quad i = 1, \dots, n_{h\alpha} \quad \alpha = 1, \dots, a_h \quad h = 1, \dots, H$$

As explained in Section 1, part of the sample consists of households interviewed in previous surveys (the panel households). By using this design it is possible to study how various phenomena evolve over time, such as the mobility of households between income or wealth bands and changes in individuals' employment status. In addition, if there is a positive correlation between the variables observed on the panel in two consecutive surveys, this can be used to obtain more efficient estimators. When the values of variable y gathered in consecutive surveys are correlated, an optimal estimator of the mean is given by⁶²

⁵⁸ For a detailed description of the weighting scheme used in the survey see I. Faiella and R. Gambacorta, 'The weighting process in the SHIW', Banca d'Italia, *Temi di Discussione*, 636, 2007.

⁵⁹ These weights take account both of the probability of inclusion and of non-participation. In each cell the weight of the sample is equal to the ratio between the number of households in the population and the number in the theoretical sample (i.e. the number of households we expect to select *ex-ante*). Since the size of the actual sample (i.e. the number of households actually selected) may differ from that of the theoretical sample, we can adjust for non-participation inflating the weights by the ratio between the size of the theoretical sample and the size of the actual sample (weighting class adjustment).

⁶⁰ The probability of a household being extracted in a selected municipality is approximately equal to n_{ho}/P_{ho} . In the case of municipalities that are always included in the theoretical sample (those with more than 40,000 inhabitants), we should bear in mind that for organisational reasons it is not always possible to conduct interviews in all the municipalities in the stratum. The first term of equation (1) takes this into account. Municipalities with fewer than 40,000 inhabitants are selected with a probability proportional to size (PPS); the probability of selection of the α^{th} municipality in the h^{th} stratum is therefore equal to $m_h P_{ho}/P_h$. A household's probability of being included in the sample can therefore be written as: $m_h n_{ho}/P_h$.

⁶¹ An estimator is unbiased when its mean is the same as the population parameter. In reality, the estimator (2) is only 'approximately' unbiased, i.e. it has a limited bias that tends towards zero as the sample size increases. The maximum bias of this estimator is equal to the coefficient of variation of the weights (usually around 1 per cent for household estimates and 0.7 per cent for individual estimates). See L. Kish, *Survey Sampling*, New York, Wiley, 1995. Chapter 2.

⁶² The part of estimator (3) in square brackets is the estimator of the mean of the panel sample only, adjusted using a regression estimator that expands the relation between \bar{y}_t^p and \bar{y}_{t-1}^p to the whole of the sample. The correlation coefficient ρ is used in place of the bivariate regression coefficient on the assumption that the variations in y are constant over two consecutive surveys. See L. Kish, *Survey Sampling*, New York, Wiley, 1995. Chapter 12.

$$(3) \quad \bar{y}_t^* = \frac{Q(1-Q\rho^2)}{1-Q^2\rho^2} \bar{y}_t^q + \frac{P}{1-Q^2\rho^2} [\bar{y}_t^p + \rho(\bar{y}_{t-1} - \bar{y}_{t-1}^p)];$$

setting $\omega = \frac{Q(1-\rho^2Q)}{1-\rho^2Q^2}$ we have

$$(4) \quad \bar{y}_t^* = \omega \bar{y}_t^q + (1-\omega) \bar{y}_t^p + (1-\omega) \rho (\bar{y}_{t-1} - \bar{y}_{t-1}^p)$$

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

The estimator (4) can be regarded as a *composite estimator*, equal to the weighted average of two unbiased estimators: the first uses the information on y_t available for the sample of non-panel households; the second is based both on the data on y_t for the panel households and on the changes between the two surveys, adjusted using a regression estimator to take account of the difference between the total sample and the panel part of the sample. The two estimators are weighted in inverse proportion to their contribution to the overall variance of the combined estimator.⁶³

The social and demographic characteristics of the panel households may differ in some respects from those of the whole sample, essentially owing to non-participation (attrition). This potential source of distortion in the estimates can be corrected by post-stratifying the panel section of the sample on the basis of a number of characteristics of the previous survey (income class and work status of the head of household), so as to modify the initial weight of this subset of households.⁶⁴

After post-stratification, the main variables under study satisfy

$$(5) \quad \bar{y}_{t-1} \equiv \bar{y}_{t-1}^p$$

and the last term of equation (4) disappears. In addition, given that the correlation coefficients for the main variables examined are between 0.4 and 0.6, giving ρ the intermediate value $\tilde{\rho} = 0.5$ it is possible to approximate the estimator (4) by way of

$$(6) \quad \bar{y}_t^+ = \tilde{\omega} \bar{y}_t^q + (1-\tilde{\omega}) \bar{y}_t^p \quad \text{with} \quad \tilde{\omega} = \frac{Q(1-\tilde{\rho}^2Q)}{1-\tilde{\rho}^2Q^2} \Big|_{\tilde{\rho}=0,5}$$

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

⁶³ Composite estimators are used in the literature on small area estimation to combine direct and indirect estimates, thus minimising the mean square error. For an introduction to these estimators see M. Ghosh and J.N.K. Rao, 'Small area estimation: An appraisal', in *Statistical Science*, 9, 1, 1994, pp. 55-93. For an application of the estimate with repeated measurements over a period of time, see Chapter 9 of C. Särndal, B. Swensson and J. Wretman, *Model Assisted Survey Sampling*, Berlin, Springer-Verlag, 1992.

⁶⁴ Attrition could have been taken into account by modelling non-participation, as suggested by A. Giraldo, E. Rettore and U. Trivellato, '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. Using re-weighting models and methods to correct for non-participation generally has a similar, and usually limited, impact on the sample estimates. See G. Kalton and I. Flores Cervantes, 'Weighting Methods', in *Journal of Official Statistics*, 19, 2, 2003, pp. 81-97.

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

This estimator differs from (2) because, being based on the positive correlation between the data gathered from the same households in successive surveys, it gives a lower relative value to the panel segment of the sample than to the share of panel interviews actually conducted (45 per cent compared with 51 per cent), with a corresponding reduction in their weight.

Since this re-weighting could change the structure of the sample, the final weights are modified to assume the same characteristics as the population with regard to gender, age group, geographical area and size of the municipality of residence.

8. Standard errors

The purpose of analysing the survey data is to obtain estimates of one or more population parameters (e.g. mean, total and regression coefficients), and an assessment of the variability of the sample is necessary in order to build confidence intervals for the estimates.⁶⁵

The actual variability of the estimators can be determined only with techniques that take account both of the sample selection procedure and the nature of the estimators.⁶⁶ Since analytical methods are unsuitable owing to the complexity of the sample design and the non-linearity of most of the estimators, it becomes necessary to resort to techniques based on a linear approximation for the variance. Such methods do not take account of the effect on the variability of the estimates of adjustments to the weighting coefficients – equation (7) – and post-stratification.

This problem can be overcome with replication methods that consist in obtaining information on variability by repeating the estimation on ‘replicates’ of the original sample. The way the replicates are constructed and the estimators used determine the method of estimating the variance. The most common techniques employed for this purpose are random groups, bootstrap, balanced repeated replications and jack-knife. The last two are reputed to be better when account is taken of the structure imposed on the data by the complex nature of the sample design (stratification and two-stage sampling).⁶⁷

In order to calculate the standard error a design must be chosen that is consistent with the sample unit selection process but does not create computational difficulties.⁶⁸ In the first place, all municipalities with more than 40,000 inhabitants (*self-representative municipalities*) and the panel municipalities of households that have taken part in at least two surveys are placed in a separate stratum because they make no contribution to the randomization of the sample in the first stage. The sample households in each of these municipalities are then divided into two random groups. The remaining 32 municipalities out of the total of 355 are grouped in their original stratum to give two municipalities per stratum. At the end of this process there are 334 “pseudo” strata containing two “pseudo” first-stage units.

The variance is calculated with the jack-knife method:

1. the number c of replications is equal to the number of “pseudo” strata H^* ,
$$c = \sum_{h^*} (a_{h^*} - 1);$$
2. in each replicate the weight of the first “pseudo” primary sampling unit is set equal to zero and the sampling weight of the other is raised by a factor equal to the weight of the cancelled unit on the total weight in the stratum;
3. this weight is used to calculate, for each replicate, the relevant estimators $\hat{\theta}_{(i)}$;

⁶⁵ A confidence interval is a range of values that includes, with some degree of probability, the unknown parameter. Basically, it measures the reliability of the most likely location of the estimate obtained by applying the estimator to a given sample. Given the size of the present sample, a confidence interval for the mean could be: *mean of variable* $\pm 1.96^*$ *standard error of the mean*.

⁶⁶ The inference problems associated with complex sample designs and the variance estimation model used are described in detail in I. Faiella, ‘Accounting for sampling design in the SHIW’, Banca d’Italia, *Temi di discussione*, 662, 2008.

⁶⁷ See K.M. Wolter, *Introduction to Variance Estimation*, Berlin, Springer Verlag, 1985; J. Shao and J. Tu, *The Jackknife and Bootstrap*, Berlin, Springer Verlag, 1995.

⁶⁸ For example, the strata with a single first-stage unit have to be collapsed and it is best if each stratum contains sufficient numbers to produce stable estimates.

4. since the design for variance estimation contains two units per stratum, the estimate of the standard error is calculated as the square root of the sum of the square deviations between the estimate of the replications and the estimate on the total sample $\hat{\theta}$

$$(8) \quad stderr_J = \sqrt{\sum_{i=1}^c (\hat{\theta}_{(i)} - \hat{\theta})^2} .^{69}$$

A useful way of assessing how far the estimation variance calculated to take account of the complexity of the sample design diverges from the one assuming simple random sampling is to measure the ratio between the two: for the generic estimator $\hat{\theta}$ the design effect (*deff*) is

$$(9) \quad deff(\hat{\theta}) = \frac{V(\hat{\theta})_{compl}}{V(\hat{\theta})_{ccs}} .$$

The relative standard errors (coefficients of variation) of the means of the main variables (medians in the case of wealth) are shown in Table 8a. The table reveals the limited variability of the means for the demographic variables, which is mainly due to post-stratification. 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. The standard errors of the estimates at the level of geographical area are naturally larger than those for the sample as a whole.⁷⁰ Table 9a shows the confidence intervals for the means of the same variables (median of the wealth), assuming 95 per cent confidence.

⁶⁹ See Kish L and M. Frankel, 'Inference from complex samples', in *The Journal of the Royal Statistical Society*, Series B, 1974, 36 (1), pp. 1-37.

⁷⁰ The standard error for the estimates of the domain is roughly: $Stderr_g = Stderr * \sqrt{n} / \sqrt{n_g}$, where *Stderr* is the standard error of the estimate of the whole sample numbering *n* and *Stderr_g* is the standard error of the estimate of the *g*th domain of *n_g* units.

Coefficients of variation of the means of selected variables^(*)
(per cent)

Characteristics (**)	Household size	Age	Income	Consumption	Net wealth
	Mean				Median [§]
Gender					
male	0.9	0.7	1.7	1.1	2.1
female	2.0	0.9	2.1	1.7	4.1
Age					
under 30	3.1		3.9	2.9	34.7
31-40	2.4		4.0	2.2	7.9
41-50	1.4		4.2	2.4	6.9
51-65	1.5		2.1	1.8	3.4
over 65	1.4		2.1	1.7	5.3
Educational qualification					
no qualification	5.0	0.9	2.9	2.8	14.3
primary school certificate	1.7	0.7	1.6	1.6	4.7
lower secondary school certificate.....	1.0	0.8	1.8	1.6	5.0
upper secondary school diploma.....	1.6	1.1	3.0	1.8	4.3
university degree	3.1	1.4	5.0	2.4	5.3
Work status					
Payroll employee					
blue-collar works	1.7	0.8	1.7	1.5	15.8
office worker	2.3	0.8	1.6	1.3	4.9
manager, executive	2.8	1.5	4.2	3.3	4.2
total	1.0	0.6	1.5	1.1	4.4
Self-employed					
business owner, professional	3.1	1.3	8.6	5.5	7.4
other self-employed	2.7	1.3	8.5	3.1	6.6
total	2.0	1.0	6.4	3.5	4.2
Not employed					
retired	1.4	0.3	1.6	1.4	3.5
other	6.5	4.0	7.1	6.5	73.6
total	1.3	0.4	1.6	1.4	4.2
Household size					
1 member		1.0	4.1	2.3	8.7
2 members		0.8	1.7	1.7	3.4
3 members		0.9	1.8	1.6	4.1
4 members		1.2	3.4	2.2	6.3
5 or more members.....		1.7	8.6	3.4	10.5
Number of earners					
1 earner	1.9	0.9	3.1	1.7	2.8
2 earners	0.9	0.8	1.9	1.2	3.9
3 earners	1.1	1.5	2.4	2.3	5.2
4 or more earners	2.0	3.2	5.6	4.8	10.1
Town size					
up to 20,000 inhabitants	1.5	1.2	2.7	1.4	4.1
20,000-40,000	2.3	0.9	2.4	1.7	9.0
40,000-500,000	1.4	0.7	1.8	1.3	2.7
more than 500,000	2.8	1.5	1.2	2.1	5.6
Geographical area					
North	1.1	0.9	1.6	1.1	1.9
Centre	1.8	1.0	2.9	1.7	3.6
South and Islands	1.9	1.3	3.4	1.7	4.0
Total	0.9	0.6	1.4	0.8	2.3
<i>Design effect (Deff) (***)</i>	2.5	3.0	1.8	1.3	0.9

(*) Percentage of the standard error, estimated on 334 jack-knife replications, divided by the sample estimate.

(**) Individual characteristics are those of the head of household, i.e. the person earning the highest income.

(***) Indicates how much estimator variance increases with respect to simple random sampling when sample design is taken into account. For details see Faiella (2008), op. cit.

§ The standard error of the median is calculated using Woodruff's method, described in Faiella (2008), op. cit.

Confidence intervals of selected variables^(*)
(household size, age, euros)

Characteristics (**)	Household size	Age	Income	Consumption	Net wealth
	Mean				Median [§]
Gender					
male	2.8-2.9	51.5-52.9	33,589-35,978	24,897-26,009	153,000-166,325
female	1.8-2.0	57.8-59.8	24,056-26,103	19,268-20,591	102,777-120,914
Age					
under 30	2.4-2.8	-	25,778-30,094	19,885-22,263	22,724-107,720
31-40	2.6-2.9	-	29,924-35,104	23,428-25,586	98,654-132,701
41-50	3.1-3.3	-	34,287-40,429	26,053-28,611	130,021-171,375
51-65	2.7-2.9	-	35,900-38,924	26,188-28,062	181,777-208,206
over 65	1.7-1.8	-	22,551-24,541	17,878-19,104	120,202-147,590
Educational qualification					
no qualification	1.6-1.9	75.1-77.8	13,087-14,697	11,238-12,540	31,917-57,489
primary school certificate	2.0-2.1	68.5-70.2	20,242-21,540	16,357-17,405	103,537-124,231
lower secondary school certificate.....	2.8-2.9	47.9-49.4	28,007-30,016	22,158-23,552	114,244-138,712
upper secondary school diploma.....	2.6-2.8	45.9-48.0	36,517-41,136	27,285-29,235	185,227-219,467
university degree	2.5-2.8	48.1-50.9	52,368-63,723	35,215-38,766	274,843-338,539
Work status					
Payroll employee					
blue-collar works	2.9-3.1	40.7-42.1	25,294-27,085	20,719-22,005	41,873-84,091
office worker	2.7-3.0	42.8-44.2	34,899-37,132	26,473-27,891	156,824-189,289
manager, executive	2.9-3.2	45.4-48.2	53,912-63,590	35,705-40,692	274,175-323,547
total	2.9-3.0	42.4-43.3	32,845-34,853	25,076-26,182	119,469-141,745
Self-employed					
business owner, professional	2.7-3.0	43.5-45.7	47,592-66,969	32,855-40,895	238,381-325,000
other self-employed	3.0-3.3	44.0-46.4	35,427-49,618	25,056-28,265	176,515-231,603
total	2.9-3.1	44.1-45.8	42,619-54,831	28,834-33,073	217,520-256,029
Not employed					
retired	1.9-2.0	71.2-72.1	24,360-25,952	19,121-20,207	137,531-158,000
other	2.0-2.6	48.4-56.8	10,922-14,477	13,631-17,595	7,336-83,718
total.....	1.9-2.0	69.6-70.9	23,468-25,006	18,837-19,893	127,884-151,000
Household size					
1 member	-	60.2-62.5	18,284-21,483	15,742-17,224	70,000-97,979
2 members	-	58.7-60.4	29,503-31,504	21,979-23,518	151,160-172,306
3 members	-	47.3-49.0	35,535-38,157	26,383-28,091	154,823-182,039
4 members	-	44.8-47.0	37,541-43,002	27,984-30,498	155,251-198,384
5 or more members.....	-	45.9-49.2	34,819-49,033	26,784-30,565	104,822-157,857
Number of earners					
1 earner	1.9-2.1	55.3-57.3	21,003-23,686	18,740-20,066	98,340-110,000
2 earners	2.8-2.9	52.1-53.7	36,317-39,106	26,146-27,378	167,369-195,407
3 earners	3.5-3.7	48.9-51.9	45,908-50,510	29,229-32,044	193,473-238,130
4 or more earners	4.5-4.8	45.2-51.3	56,931-71,155	32,462-39,304	208,811-305,176
Town size					
up to 20,000 inhabitants	2.5-2.7	53.1-55.6	29,213-32,484	21,829-23,055	125,124-147,103
20,000-40,000	2.5-2.7	53.5-55.3	29,094-32,011	22,153-23,657	107,349-155,188
40,000-500,000	2.5-2.6	52.8-54.4	30,347-32,560	23,406-24,613	147,252-163,890
more than 500,000	2.3-2.6	53.1-56.3	36,488-38,305	27,795-30,232	162,743-205,003
Geographical area					
North	2.3-2.5	51.7-53.5	34,215-36,440	25,211-26,329	156,586-169,000
Centre	2.4-2.6	54.5-56.5	33,852-37,892	26,067-27,818	197,131-226,514
South and Islands	2.7-3.0	54.5-57.3	22,231-25,409	18,042-19,266	90,935-106,930
Total	2.5-2.6	53.6-54.9	30,945-32,636	23,369-24,129	138,464-151,933

(*) 95 per cent confidence. The range of the confidence interval is: $mean\ variable \pm 1.96 * mean\ standard\ error$. Standard error is estimated on 334 jack-knife replications. The cells in the table are 'lower bound-upper bound'.

(**) Individual characteristics are those of the head of household, i.e. the person earning the highest income.

§ The standard error of the median is calculated using Woodruff's method, described in Faiella (2008), op. cit.

9. Data distribution

Microdata from the Surveys of Household Income and Wealth conducted between 1977 and 2006 are available on the Bank of Italy's website at the address: <http://www.bancaditalia.it/statistiche/indcamp/bilfait>.⁷¹ The information needed to make use of the data (questionnaires of the latest surveys, names of variables, notes on using the data, etc.) is given in the documentation. Data are available in SAS and STATA formats and in 'comma separated' ASCII files (CSV).

Two types of database can be accessed:

- the **annual database** contains virtually complete information relating to the surveys from 1989 to 2006 (including the focus topics covered in each survey). The legend for the variable codes can be found in the questionnaires, which give the name of the variable next to each question. The PDF file "data description" contains for each year a description of the structure of the datasets, the aggregation of variables and some derived variables (such as sample weights and categorical variables useful for analysis);
- the **historical database** contains homogeneous information relating to the period 1977-2006⁷² for the subset of variables needed for longitudinal analyses. The PDF file "SHIW historical database" contains the legend for the variables and the structure of the data.

Users of the data accept the conditions set out in the web page on distribution of the microdata:

- in publications that refer to the data the author must give the source (Bank of Italy, Survey of Household Income and Wealth) but may not involve the Bank in any way whatsoever, since the data is used under his/her sole responsibility;
- the data may not be transferred to third parties and may not be used for any purpose other than scientific research;
- to help provide material for the bibliography of the survey the author must notify the Bank of all research work based on the data.

From 2002 all amounts quoted in the data are in euros; amounts relating to earlier surveys are in thousands of lire.

Users are advised to use the survey's weights. All members of a same household are weighted equally.

⁷¹ Publications and documentation are available in both Italian and English.

⁷² The Bank of Italy has run the survey since 1965. Microdata for the years 1965-1977 are not available; only a description of the main findings of each survey can be found at (http://www.bancaditalia.it/statistiche/indcamp/bilfait/boll_stat).

APPENDIX B:
STATISTICAL TABLES

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Households, earners and individuals by social and demographic characteristics
(per cent)

Characteristics	Households (*)	Earners	Individuals
Gender			
male	69.2	55.0	48.7
female	30.8	45.0	51.3
Age			
30 and under	6.2	12.0	31.7
31 - 40	19.0	18.8	15.6
41 - 50	21.6	19.6	15.8
51 - 65	23.8	22.5	18.0
over 65	29.5	27.0	18.8
Educational qualification			
none	5.6	5.6	13.2
primary school certificate	21.4	21.1	19.8
lower secondary school certificate	36.1	35.7	35.3
upper secondary school diploma	26.9	27.1	23.4
university degree	10.0	10.4	8.2
Branch of activity			
agriculture	3.2	3.2	2.1
industry	21.6	20.1	13.0
public administration.....	15.5	15.4	9.9
other sector	19.2	20.9	13.5
not employed.....	40.5	40.4	61.4
Work status			
Payroll employee			
blue-collar worker	22.4	23.4	15.1
office worker	19.6	20.3	13.1
manager, executive.....	5.2	4.2	2.7
total	47.2	47.8	30.9
Self-employed			
business-owner, member of profession	5.2	4.8	3.1
other self-employed	7.1	7.0	4.6
total	12.3	11.8	7.7
Not employed			
retired	37.5	35.9	23.2
other.....	3.0	4.5	38.2
total.....	40.5	40.4	61.4
Household size			
1 member	24.9	15.1	9.7
2 members	28.4	28.9	22.2
3 members	21.5	25.3	25.3
4 members	18.5	21.8	28.9
5 members or more.....	6.7	8.8	13.8
Number of earners			
1 earner	48.3	29.2	37.9
2 earners	40.6	49.0	45.5
3 earners	9.1	16.4	12.8
4 earners or more	2.1	5.3	3.8
Town size			
up to 20,000 inhabitants	46.8	48.7	47.3
20,000 - 40,000.....	14.3	14.1	14.6
40,000 - 500,000.....	26.4	25.6	26.1
more than 500,000.....	12.6	11.6	12.0
Geographical area			
North	48.4	49.8	45.4
Centre	19.9	20.3	19.3
South and Islands	31.7	29.9	35.3
Total.....	100.0	100.0	100.0

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income.

Households by characteristics of dwelling
(per cent)

Characteristics	Households
Location of dwelling	
isolated area, countryside	5.9
town outskirts	27.4
between outskirts and town centre	34.5
town centre	24.7
other	7.5
Dwelling area	
upscale	22.6
run-down	4.8
neither upscale nor run-down	72.6
Dwelling rating	
luxury/upscale	16.3
mid-range	62.7
modest	13.0
low-income	6.4
very low-income	1.7
Dwelling surface	
up to 60 sq.m.	14.4
60 - 80 sq.m.	24.7
80 - 100 sq.m.	29.5
100 - 120 sq.m.	14.0
more than 120 sq.m.	17.4
Total	100.0

Households by size
(per cent of households)

Characteristics (*)	Number of members						Average number of members
	1	2	3	4	5 or more	Total	
Gender							
male	13.2	30.9	24.7	23.0	8.2	100.0	2.84
female	51.1	22.8	14.4	8.4	3.3	100.0	1.91
Age							
30 and under	23.4	25.5	27.4	18.3	5.5	100.0	2.60
31 - 40	20.3	22.0	26.3	23.9	7.4	100.0	2.78
41 - 50	13.9	13.5	27.5	32.8	12.3	100.0	3.20
51 - 65	15.2	28.0	27.8	21.7	7.4	100.0	2.81
over 65	44.1	44.4	7.8	2.0	1.7	100.0	1.73
Educational qualification							
none	52.1	32.6	9.0	3.8	2.5	100.0	1.72
primary school certificate	37.4	38.8	12.0	8.1	3.7	100.0	2.03
lower secondary school certificate	18.0	23.6	25.9	23.2	9.3	100.0	2.85
upper secondary school diploma	19.6	26.1	24.7	23.5	6.1	100.0	2.72
university degree	22.1	27.1	24.9	18.5	7.3	100.0	2.64
Branch of activity							
agriculture	12.6	17.9	23.5	24.7	21.2	100.0	3.30
industry	15.4	19.0	28.2	27.8	9.7	100.0	2.99
public administration	15.3	19.6	24.6	30.4	10.0	100.0	3.03
other sector	16.3	22.4	30.5	24.3	6.4	100.0	2.84
not employed	38.7	40.5	12.4	5.7	2.7	100.0	1.94
Work status							
Payroll employee							
blue-collar worker	15.7	18.2	28.9	25.9	11.3	100.0	3.01
office worker	16.2	24.0	26.0	26.0	7.8	100.0	2.87
manager, executive	12.9	17.2	30.7	30.7	8.5	100.0	3.07
total	15.6	20.5	27.9	26.5	9.5	100.0	2.96
Self-employed							
business-owner, professional	20.2	21.8	21.4	29.6	7.1	100.0	2.84
other self-employed	11.6	17.1	31.6	30.1	9.7	100.0	3.14
total	15.2	19.1	27.3	29.9	8.6	100.0	3.01
Not employed							
retired	38.5	42.3	11.8	5.0	2.4	100.0	1.92
other	41.1	18.4	19.1	13.9	7.5	100.0	2.30
total	38.7	40.5	12.4	5.7	2.7	100.0	1.94
Number of earners							
1 earner	51.6	18.7	12.5	13.0	4.2	100.0	2.01
2 earners	-	47.9	26.0	19.6	6.5	100.0	2.86
3 earners	-	-	54.3	34.0	11.6	100.0	3.62
4 earners or more	-	-	-	56.3	43.7	100.0	4.67
Town size							
up to 20,000 inhabitants	22.9	29.5	21.7	19.4	6.5	100.0	2.58
20,000 - 40,000	24.0	27.0	22.9	18.2	7.9	100.0	2.62
40,000 - 500,000	26.4	28.3	20.2	18.6	6.5	100.0	2.53
more than 500,000	30.0	26.5	21.9	15.2	6.3	100.0	2.44
Geographical area							
North	27.6	30.4	22.0	15.7	4.3	100.0	2.40
Centre	25.7	30.1	22.1	16.8	5.2	100.0	2.47
South and Islands	20.3	24.3	20.5	23.8	11.2	100.0	2.85
Total	24.9	28.4	21.5	18.5	6.7	100.0	2.56

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income.

Households by number of earners
(per cent of households)

Characteristics (*)	Number of earners					Average number of earners
	1	2	3	4	Total	
Gender						
male	41.4	45.9	10.4	2.4	100.0	1.74
female	63.8	28.7	6.1	1.5	100.0	1.46
Age						
30 and under	44.0	32.7	18.6	4.7	100.0	1.85
31 - 40	45.6	45.5	6.3	2.6	100.0	1.67
41 - 50	46.7	44.1	7.9	1.3	100.0	1.64
51 - 65	38.7	41.6	16.3	3.5	100.0	1.85
over 65	59.9	35.6	3.8	0.7	100.0	1.46
Educational qualification						
none	65.6	31.5	2.5	0.4	100.0	1.38
primary school certificate	55.8	37.5	5.5	1.3	100.0	1.52
lower secondary school certificate	47.4	39.4	10.4	2.8	100.0	1.69
upper secondary school diploma	42.0	43.8	11.9	2.3	100.0	1.75
university degree	42.6	47.5	7.9	2.0	100.0	1.70
Branch of activity						
agriculture	47.5	39.7	10.0	2.8	100.0	1.70
industry	42.1	43.4	11.2	3.2	100.0	1.76
public administration	39.1	48.0	11.2	1.7	100.0	1.76
other sector	42.6	43.8	11.2	2.5	100.0	1.74
not employed.....	57.9	34.7	6.0	1.4	100.0	1.51
Work status						
Payroll employee						
blue-collar worker	45.9	39.7	11.5	2.8	100.0	1.72
office worker	38.6	49.0	10.1	2.3	100.0	1.76
manager, executive	33.3	53.7	12.0	1.1	100.0	1.81
total	41.5	45.1	11.0	2.4	100.0	1.75
Self-employed						
business-owner, professional	43.4	46.0	7.2	3.4	100.0	1.71
other self-employed	42.5	39.5	15.0	3.0	100.0	1.79
total	42.9	42.2	11.7	3.2	100.0	1.76
Not employed						
retired	55.7	36.4	6.4	1.5	100.0	1.54
other	84.8	14.1	1.0	0.2	100.0	1.17
total	57.9	34.7	6.0	1.4	100.0	1.51
Household size						
1 member	100.0	-	-	-	100.0	1.00
2 members	31.7	68.3	-	-	100.0	1.68
3 members	28.1	49.1	22.9	-	100.0	1.95
4 members	34.0	42.9	16.7	6.4	100.0	1.95
5 members or more	30.8	39.7	15.8	13.7	100.0	2.19
Town size						
up to 20,000 inhabitants	43.9	42.7	11.1	2.3	100.0	1.72
20,000 - 40,000	50.0	39.5	8.2	2.3	100.0	1.63
40,000 - 500,000	51.4	39.1	7.6	1.9	100.0	1.60
more than 500,000	56.1	36.9	5.5	1.5	100.0	1.53
Geographical area						
North	44.1	43.9	9.9	2.1	100.0	1.70
Centre	46.2	42.5	8.6	2.7	100.0	1.68
South and Islands	56.0	34.2	8.1	1.7	100.0	1.56
Total.....	48.3	40.6	9.1	2.1	100.0	1.65

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income.

Household income and expenditure

Characteristics (*)	Income	Expenditure	Propensity to consume
Gender		(€)	(per cent)
male	34,785	25,453	73.2
female	25,081	19,929	79.5
Age			
30 and under	27,937	21,074	75.4
31 - 40	32,515	24,507	75.4
41 - 50	37,359	27,332	73.2
51 - 65	37,413	27,125	72.5
over 65	23,548	18,491	78.5
Educational qualification			
none	13,894	11,889	85.6
primary school certificate	20,893	16,881	80.8
lower secondary school certificate	29,012	22,855	78.8
upper secondary school diploma	39,011	28,343	72.7
university degree	55,688	35,919	64.5
Branch of activity			
agriculture	29,510	21,636	73.3
industry	33,919	25,435	75.0
public administration.....	40,605	28,730	70.8
other sector	38,606	27,440	71.1
not employed	24,239	19,365	79.9
Work status			
Payroll employee			
blue-collar worker	26,190	21,362	81.6
office worker	36,017	27,182	75.5
manager, executive.....	58,752	38,198	65.0
total	33,850	25,629	75.7
Self-employed			
business-owner, member of profession.....	57,281	36,875	64.4
other self-employed	42,523	26,661	62.7
total	48,726	30,954	63.5
Not employed			
retired	25,158	19,664	78.2
other	12,702	15,613	122.9
total	24,239	19,365	79.9
Household size			
1 member	19,885	16,483	82.9
2 members	30,505	22,748	74.6
3 members	36,847	27,237	73.9
4 members	40,273	29,241	72.6
5 or more members.....	41,927	28,675	68.4
Number of earners			
1 earner	22,346	19,403	86.8
2 earners	37,712	26,762	71.0
3 earners	48,210	30,636	63.5
4 or more earners	64,044	35,883	56.0
Quintiles of household income (**)			
1 st quintile.....	10,994	12,119	110.2
2 nd quintile	18,843	17,210	91.3
3 rd quintile.....	26,241	21,869	83.3
4 th quintile.....	36,514	27,095	74.2
5 th quintile.....	66,421	40,480	60.9
Town size			
up to 20,000 inhabitants	30,850	22,442	72.7
20,000 to 40,000	30,554	22,905	75.0
40,000 to 500,000	31,455	24,009	76.3
more than 500,000	37,397	29,013	77.6
Geographical area			
North	35,329	25,770	72.9
Centre	35,873	26,942	75.1
South and Islands	23,822	18,654	78.3
Total	31,792	23,749	74.7

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income.

(**) 1st quintile: up to €15,334; 2nd quintile: €15,334 to €22,242; 3rd quintile: €22,242 to €30,640; 4th quintile: €30,640 to €43,334; 5th quintile: over €43,334.

Household income, expenditure and poverty indexes
(€, per cent)

Characteristics	Equivalent income	Per capita income	Equivalent expenditure	Poverty indexes ^(*)		
				Equivalent income	Per capita income	Equivalent expenditure
Gender						
male.....	18,635	12,558	13,677	13.2	15.0	7.0
female	18,029	12,333	13,523	13.1	13.9	6.7
Age						
18 and under.....	16,497	9,196	12,638	19.3	26.7	7.7
18 - 30	17,147	11,216	12,501	16.4	17.1	10.1
31 - 40	18,472	12,599	13,875	12.3	16.0	6.0
41 - 50	19,615	12,894	14,261	14.2	16.3	7.1
51 - 65	20,353	14,340	14,666	9.2	8.4	6.0
over 65	17,751	14,032	13,506	8.6	4.2	4.9
Educational qualification						
none	15,503	9,237	11,950	19.8	23.2	8.5
primary school certificate	15,123	10,840	11,699	14.5	13.4	8.0
lower secondary school certificate	16,184	10,917	12,554	16.7	18.4	8.9
upper secondary school diploma	21,753	14,858	15,681	6.6	8.4	3.3
university degree	30,092	21,197	19,421	2.3	3.0	2.5
Branch of activity						
agriculture	16,007	10,796	11,192	18.3	22.5	15.9
industry	19,663	13,427	14,349	7.4	9.0	3.8
public administration	23,782	16,303	16,218	2.4	3.4	3.5
other sector	21,946	14,942	15,251	7.0	8.0	3.5
not employed	16,436	11,113	12,731	17.3	18.6	8.5
Work status						
Payroll employee						
blue-collar worker	15,961	10,750	12,229	11.3	13.0	6.7
office worker	22,295	15,209	15,818	1.7	3.2	2.5
manager, executive	32,060	21,629	20,712	0.6	1.1	0.4
total	20,050	13,589	14,491	6.3	7.8	4.3
Self-employed						
business-owner, member of profession.	32,220	22,765	20,695	3.4	3.5	3.7
other self-employed	22,577	15,538	14,379	10.3	11.8	4.3
total	26,480	18,463	16,935	7.5	8.4	4.0
Not employed						
retired	18,390	14,240	13,830	7.6	4.2	5.0
other	15,245	9,208	12,062	23.2	27.3	10.6
total.....	16,436	11,113	12,731	17.3	18.6	8.5
Household size						
1 member	19,885	19,885	16,483	8.8	1.5	3.1
2 members	20,370	15,252	15,202	6.3	3.4	3.4
3 members	19,105	12,282	14,164	10.1	10.4	4.1
4 members	17,284	10,068	12,610	14.5	18.8	7.4
5 members or more.....	14,674	7,927	10,008	30.1	39.9	18.9
Number of earners						
1 earner	14,669	11,145	12,865	25.7	27.1	8.9
2 earners	20,254	13,166	14,345	6.4	7.7	5.3
3 earners	20,936	13,331	13,311	3.2	4.0	6.3
4 earners or more	22,864	13,726	12,930	3.0	4.4	6.4
Quintiles of household income (**)						
1 st quintile.....	7,422	6,005	8,456	60.4	52.5	24.1
2 nd quintile.....	11,163	8,291	10,304	23.7	31.5	9.8
3 rd quintile	14,480	10,148	12,157	1.3	6.3	5.6
4 th quintile	19,214	12,880	14,296	0.0	0.1	0.8
5 th quintile	31,767	20,423	19,339	0.0	0.1	1.4
Town size						
up to 20,000 inhabitants	17,777	11,936	12,834	12.1	13.6	6.3
20,000 - 40,000.....	17,171	11,679	12,871	15.1	16.2	8.7
40,000 - 500,000.....	18,218	12,448	13,850	13.9	15.9	7.6
more than 500,000.....	22,113	15,352	16,944	13.4	12.4	5.3
Geographical area						
North	21,486	14,731	15,537	4.8	5.5	1.9
Centre	20,989	14,508	15,727	7.0	6.8	2.2
South and Islands	12,799	8,368	9,939	27.3	30.2	15.8
Total.....	18,324	12,442	13,598	13.2	14.5	6.9

(*) Share of individuals below the poverty line (half of the median value of the corresponding statistic). (**) See footnote (**) to Table B1.

Median values of household income and expenditure
(€)

Characteristics (*)	Income	Expenditure
Gender		
male	29,130	21,600
female	20,253	16,800
Age		
30 and under	24,733	18,120
31 - 40	29,034	21,600
41 - 50	30,597	23,300
51 - 65	31,812	23,040
over 65	19,534	15,600
Educational qualification		
none	12,650	11,400
primary school certificate	18,884	15,600
lower secondary school certificate	26,018	20,400
upper secondary school diploma	35,185	24,700
university degree	44,626	30,250
Branch of activity		
agriculture	24,030	18,550
industry	30,100	22,200
public administration.....	34,560	24,800
other sector	31,475	23,900
not employed.....	20,114	16,800
Work status		
Payroll employee		
blue-collar worker	24,034	19,200
office worker	33,927	24,500
manager, executive	50,319	34,246
total	29,972	22,500
Self-employed		
business-owner, member of profession.....	42,838	30,000
other self-employed	33,666	23,280
total	38,221	25,200
Not employed		
retired	20,740	16,800
other	10,200	12,360
total.....	20,114	16,800
Household size		
1 member	16,282	14,260
2 members	26,223	19,800
3 members	33,102	24,000
4 members	34,829	24,300
5 members or more.....	31,130	23,400
Number of earners		
1 earner	18,559	16,600
2 earners	33,533	23,900
3 earners	45,599	28,000
4 earners or more	56,502	31,200
Quintiles of household income (**)		
1 st quintile.....	11,825	11,600
2 nd quintile	19,000	16,200
3 rd quintile.....	26,062	21,010
4 th quintile.....	36,275	25,600
5 th quintile.....	55,724	36,200
Town size		
up to 20,000 inhabitants	25,514	19,200
20,000 - 40,000	25,700	19,800
40,000 - 500,000	25,941	20,400
more than 500,000	29,453	24,212
Geographical area		
North	30,216	22,000
Centre	29,600	23,700
South and Islands	19,900	16,320
Total	26,062	20,400

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income. (**) See footnote (**) to Table B1.

Table C1

Households by deciles of income
(per cent of households)

Characteristics (*)	Deciles of income (€ thousands)										Total
	up to 11.8	11.8 to 15.3	15.3 to 19	19 to 22.2	22.2 to 26.1	26.1 to 30.6	30.6 to 36.3	36.3 to 43.3	43.3 to 55.7	over 55.7	
Gender											
male	5.5	7.9	9.6	9.5	10.4	11.1	11.2	11.4	11.6	11.7	100.0
female	20.1	14.8	10.7	11.1	9.2	7.4	7.3	7.0	6.3	6.1	100.0
Age											
30 and under	16.7	11.5	9.3	7.7	7.7	8.9	9.3	10.4	11.6	6.9	100.0
31 - 40	5.3	10.0	8.9	9.3	10.4	11.2	14.3	11.2	11.7	7.8	100.0
41 - 50	5.0	7.2	8.1	8.9	8.9	11.9	11.2	12.7	12.4	13.5	100.0
51 - 65	6.4	5.9	7.0	8.3	9.3	10.7	10.6	11.8	13.4	16.4	100.0
over 65	18.1	15.0	14.6	13.1	11.6	7.5	6.0	5.8	4.0	4.3	100.0
Educational qualification											
none	45.1	19.8	16.2	8.0	6.5	1.7	1.1	1.5		0.1	100.0
primary school certificate	17.0	18.6	14.6	15.3	11.9	7.9	5.6	4.3	3.3	1.4	100.0
lower secondary school certificate	8.1	10.8	11.1	9.7	10.4	11.8	11.9	11.2	8.8	6.1	100.0
upper secondary school diploma	2.9	3.1	6.2	8.0	9.8	11.3	12.5	15.2	16.3	14.7	100.0
university degree	1.6	2.0	2.6	6.1	6.8	9.4	10.5	8.7	17.2	35.1	100.0
Branch of activity											
agriculture	7.3	23.9	6.5	7.5	8.0	12.7	7.7	6.0	10.0	10.4	100.0
industry	4.3	9.1	8.8	9.7	8.3	11.7	13.5	11.5	12.0	11.1	100.0
public administration	1.1	3.0	6.0	8.6	9.4	14.1	12.8	15.7	13.3	16.0	100.0
other sector	5.9	6.1	8.7	8.0	10.3	9.5	10.3	12.2	14.1	14.9	100.0
not employed	18.6	13.9	13.0	11.8	11.2	7.6	7.0	6.3	5.6	4.8	100.0
Work status											
Payroll employee											
blue-collar worker	7.5	14.1	11.9	11.3	10.3	12.8	13.1	10.0	6.4	2.7	100.0
office worker	1.0	3.5	6.9	9.5	9.6	12.8	13.2	16.0	16.3	11.2	100.0
manager, executive		0.7	1.7	3.7	4.3	5.8	11.2	10.7	18.4	43.5	100.0
total	3.9	8.2	8.7	9.7	9.4	12.1	12.9	12.6	11.8	10.7	100.0
Self-employed											
business-owner, professional	2.7	2.3	1.6	3.7	6.4	10.3	9.1	14.5	14.1	35.2	100.0
other self-employed	6.5	5.3	7.5	5.9	10.2	9.9	8.0	10.9	19.3	16.5	100.0
total	4.9	4.0	5.0	5.0	8.6	10.1	8.5	12.4	17.1	24.4	100.0
Not employed											
retired	15.7	13.4	13.5	12.4	12.0	7.8	7.5	6.7	6.0	5.0	100.0
other	55.8	20.7	6.6	4.5	1.7	5.1	1.4	1.6	1.1	1.5	100.0
total	18.6	13.9	13.0	11.8	11.2	7.6	7.0	6.3	5.6	4.8	100.0
Household size											
1 member	25.1	20.2	14.7	12.2	9.5	6.7	5.2	2.8	2.1	1.4	100.0
2 members	6.3	8.5	11.0	11.8	11.9	11.5	11.4	11.4	9.3	6.8	100.0
3 members	5.5	4.6	6.3	7.5	9.8	11.1	12.5	13.4	14.5	14.8	100.0
4 members	3.0	5.3	7.2	7.1	9.6	9.6	12.5	13.8	15.3	16.5	100.0
5 members or more	3.2	9.2	8.1	10.1	5.2	13.7	6.7	9.2	12.7	21.8	100.0
Number of earners											
1 earner	19.0	16.9	15.5	14.2	11.5	7.7	5.5	3.6	3.3	2.7	100.0
2 earners	1.9	4.5	5.7	7.2	9.2	13.9	15.6	16.1	13.2	12.7	100.0
3 earners	0.2	0.5	2.0	2.4	7.4	6.3	9.8	17.0	27.5	26.8	100.0
4 earners or more	0.7		0.4	0.2	1.4	3.5	6.3	9.3	26.7	51.5	100.0
Town size											
up to 20,000 inhabitants	10.3	10.5	10.2	10.0	10.3	10.7	9.9	10.4	9.5	8.3	100.0
20,000 to 40,000	10.1	12.1	8.9	11.3	8.3	11.5	11.0	8.6	9.9	8.4	100.0
40,000 to 500,000	10.0	10.4	11.2	9.3	9.5	8.6	9.9	9.9	10.8	10.3	100.0
more than 500,000	9.0	5.1	7.9	9.9	11.9	8.8	9.5	10.4	10.1	17.4	100.0
Geographical area											
North	5.8	8.4	8.4	8.9	8.8	10.8	12.3	11.8	12.4	12.2	100.0
Centre	6.4	6.8	8.1	10.1	11.1	10.4	9.3	12.2	12.1	13.6	100.0
South and Islands	18.7	14.4	13.5	11.6	11.1	8.6	7.0	5.9	4.9	4.3	100.0
Total	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	100.0

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income.

Table C2

Household income by source
(€, per cent)

Characteristics (*)	Payroll employment	Self-employment and business	Transfers	Property	Total	Payroll employment	Self-employment and business	Transfers	Property	Total
Gender										
male	14,653	5,858	7,325	6,948	34,785	42.1	16.8	21.1	20.0	100.0
female	9,106	2,448	7,831	5,696	25,081	36.3	9.8	31.2	22.7	100.0
Age										
30 and under	16,952	3,854	3,037	4,094	27,937	60.7	13.8	10.9	14.7	100.0
31 - 40	18,057	7,137	2,027	5,295	32,515	55.5	21.9	6.2	16.3	100.0
41 - 50	20,328	8,731	1,296	7,004	37,359	54.4	23.4	3.5	18.7	100.0
51 - 65	16,089	4,603	8,824	7,897	37,413	43.0	12.3	23.6	21.1	100.0
over 65	898	806	15,347	6,496	23,548	3.8	3.4	65.2	27.6	100.0
Educational qualification										
none	618	181	10,438	2,657	13,894	4.4	1.3	75.1	19.1	100.0
primary school certificate	3,311	1,107	11,622	4,854	20,893	15.8	5.3	55.6	23.2	100.0
lower secondary school certificate	13,370	4,553	5,736	5,353	29,012	46.1	15.7	19.8	18.4	100.0
upper secondary school diploma	18,841	6,243	5,770	8,156	39,011	48.3	16.0	14.8	20.9	100.0
university degree	23,015	12,347	7,860	12,466	55,688	41.3	22.2	14.1	22.4	100.0
Branch of activity										
agriculture	12,656	8,392	3,124	5,338	29,510	42.9	28.4	10.6	18.1	100.0
industry	20,643	5,921	1,744	5,612	33,919	60.9	17.5	5.1	16.5	100.0
public administration	25,826	4,898	2,010	7,871	40,605	63.6	12.1	4.9	19.4	100.0
other sector	17,922	11,695	2,192	6,797	38,606	46.4	30.3	5.7	17.6	100.0
not employed	1,579	616	15,489	6,555	24,239	6.5	2.5	63.9	27.0	100.0
Work status										
Payroll employee										
blue-collar worker	20,213	479	1,553	3,945	26,190	77.2	1.8	5.9	15.1	100.0
office worker	25,711	1,166	2,215	6,926	36,017	71.4	3.2	6.1	19.2	100.0
manager, executive	41,711	3,395	1,994	11,652	58,752	71.0	5.8	3.4	19.8	100.0
total	24,859	1,085	1,876	6,030	33,850	73.4	3.2	5.5	17.8	100.0
Self-employed										
business-owner, professional	5,195	39,048	2,316	10,721	57,281	9.1	68.2	4.0	18.7	100.0
other self-employed	4,240	28,316	2,864	7,103	42,523	10.0	66.6	6.7	16.7	100.0
total	4,642	32,827	2,634	8,624	48,726	9.5	67.4	5.4	17.7	100.0
Not employed										
retired	1,592	642	16,226	6,698	25,158	6.3	2.6	64.5	26.6	100.0
other	1,411	291	6,230	4,769	12,702	11.1	2.3	49.1	37.5	100.0
total	1,579	616	15,489	6,555	24,239	6.5	2.5	63.9	27.0	100.0
Household size										
1 member	5,167	2,669	6,992	5,057	19,885	26.0	13.4	35.2	25.4	100.0
2 members	9,062	3,050	11,618	6,775	30,505	29.7	10.0	38.1	22.2	100.0
3 members	17,725	5,131	6,580	7,411	36,847	48.1	13.9	17.9	20.1	100.0
4 members	20,993	8,108	3,687	7,484	40,273	52.1	20.1	9.2	18.6	100.0
5 members or more	20,772	10,074	5,100	5,982	41,927	49.5	24.0	12.2	14.3	100.0
Number of earners										
1 earner	7,178	3,666	5,857	5,645	22,346	32.1	16.4	26.2	25.3	100.0
2 earners	16,957	5,411	8,158	7,186	37,712	45.0	14.3	21.6	19.1	100.0
3 earners	22,040	6,544	11,517	8,108	48,210	45.7	13.6	23.9	16.8	100.0
4 earners or more	28,833	11,876	14,376	8,960	64,044	45.0	18.5	22.4	14.0	100.0
Quintiles of household income (**)										
1st quintile	3,207	504	5,275	2,008	10,994	29.2	4.6	48.0	18.3	100.0
2nd quintile	6,995	1,005	7,142	3,702	18,843	37.1	5.3	37.9	19.6	100.0
3rd quintile	10,924	2,504	7,441	5,371	26,241	41.6	9.5	28.4	20.5	100.0
4th quintile	17,556	3,786	7,636	7,536	36,514	48.1	10.4	20.9	20.6	100.0
5th quintile	26,050	16,250	9,915	14,206	66,421	39.2	24.5	14.9	21.4	100.0
Town size										
up to 20,000 inhabitants	12,286	5,338	7,368	5,859	30,850	39.8	17.3	23.9	19.0	100.0
20,000 - 40,000	12,190	4,402	7,774	6,189	30,554	39.9	14.4	25.4	20.3	100.0
40,000 - 500,000	13,603	3,712	7,387	6,753	31,455	43.2	11.8	23.5	21.5	100.0
more than 500,000	14,847	5,582	7,768	9,200	37,397	39.7	14.9	20.8	24.6	100.0
Geographical area										
North	14,755	5,468	7,650	7,455	35,329	41.8	15.5	21.7	21.1	100.0
Centre	13,670	5,664	8,414	8,126	35,873	38.1	15.8	23.5	22.7	100.0
South and Islands	9,716	3,256	6,636	4,214	23,822	40.8	13.7	27.9	17.7	100.0
Total	12,942	4,806	7,481	6,562	31,792	40.7	15.1	23.5	20.7	100.0

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income. (**) See footnote (**) to Table B1.

Table C3

Mean income and shares of households by deciles of income

Income deciles	Decile (€)	Share of households (per cent)	Mean income (€)
up to 1 st decile	17,339	26.0	12,218
1 st to 2 nd decile	22,911	15.8	20,195
2 nd to 3 rd decile	28,168	12.6	25,275
3 rd to 4 th decile	33,282	10.4	30,546
4 th to 5 th decile	38,457	8.8	35,874
5 th to 6 th decile	44,493	7.7	41,285
6 th to 7 th decile	51,913	6.6	48,040
7 th to 8 th decile	63,823	5.5	57,267
8 th to 9 th decile	88,597	4.3	73,294
over the 9 th decile	-	2.2	143,237

Table C4

Mean income and share of income by deciles of households

Household deciles	Decile (€)	Share of income (per cent)	Mean income (€)
up to 1 st decile	11,808	2.6	8,381
1 st to 2 nd decile	15,324	4.3	13,594
2 nd to 3 rd decile	18,960	5.4	17,068
3 rd to 4 th decile	22,239	6.5	20,609
4 th to 5 th decile	26,059	7.6	24,052
5 th to 6 th decile	30,639	8.9	28,418
6 th to 7 th decile	36,263	10.5	33,430
7 th to 8 th decile	43,326	12.5	39,547
8 th to 9 th decile	55,710	15.3	48,715
over the 9 th decile	-	26.4	84,051

Table C5

Income distribution of households: comparison between 2004 and 2006
(per cent)

Quintiles of households in 2004	Quintiles of households in 2006					Total
	up to 1 st quintile	1 st to 2 nd quintile	2 nd to 3 rd quintile	3 rd to 4 th quintile	over the 4 th quintile	
up to 1 st quintile	67.5	21.2	6.6	4.2	0.4	100.0
1 st to 2 nd quintile	21.8	42.6	24.3	8.3	3.0	100.0
2 nd to 3 rd quintile	5.9	23.5	42.8	19.1	8.6	100.0
3 rd to 4 th quintile	3.3	7.7	20.8	47.4	20.9	100.0
over the 4 th quintile	1.4	3.5	6.9	20.9	67.2	100.0
Total	20.0	20.0	20.0	20.0	20.0	100.0

Table C6

Income distribution of households: comparison between 2004 and 2006(*)
(per cent)

Quintiles of households in 2004(*)	Quintiles of households in 2006(*)					Total
	up to 1 st quintile	1 st to 2 nd quintile	2 nd to 3 rd quintile	3 rd to 4 th quintile	over the 4 th quintile	
up to 1 st quintile	71.0	18.4	5.8	4.6	0.3	100.0
1 st to 2 nd quintile	20.2	49.2	21.6	6.4	2.7	100.0
2 nd to 3 rd quintile	5.2	24.2	45.3	17.8	7.5	100.0
3 rd to 4 th quintile	3.0	6.4	22.0	49.0	19.6	100.0
over the 4 th quintile	0.7	2.0	5.1	22.2	70.0	100.0
Total	20.0	20.0	20.0	20.0	20.0	100.0

(*) Households whose composition has not changed.

Table C7

Individual income by characteristics of earner
(€) (*)

Characteristics	Income from payroll employment	Income from self-employment	Labour income	Transfers	Labour income and transfers	Property income	Individual income
Gender							
male	17,537	25,020	19,696	12,006	17,878	7,518	22,917
female	14,003	15,577	14,447	8,795	12,184	5,735	14,712
Age							
30 and under	12,047	13,587	12,451	2,502	11,627	3,873	12,358
31 - 40	15,148	22,545	16,880	2,501	16,656	5,097	19,291
41 - 50	17,990	27,826	20,452	2,572	19,771	7,369	24,228
51 - 65	18,274	18,646	18,636	12,189	16,767	8,075	22,111
over 65	20,589	19,760	21,174	11,161	11,590	6,982	16,184
Educational qualification							
none	10,737	9,614	10,436	7,713	7,814	3,045	9,345
primary school certificate	11,639	12,529	12,046	9,620	10,336	5,381	13,794
lower secondary school certificate	13,911	18,499	14,969	10,096	14,349	5,794	17,600
upper secondary school diploma	17,022	24,332	18,629	13,120	18,278	8,317	22,748
university degree	21,845	29,878	25,090	17,715	25,085	12,707	31,963
Branch of activity							
agriculture	10,928	17,995	13,197	4,195	14,075	5,438	16,657
industry	15,752	22,429	17,041	2,206	17,195	5,980	20,330
public administration	18,305	29,352	19,709	3,462	19,877	8,190	24,106
other sector	15,447	22,174	17,818	3,553	17,998	6,792	21,183
not employed	6,442	11,691	9,506	11,159	11,324	6,976	16,008
Work status							
Payroll employee							
blue-collar worker	13,150	12,191	13,246	1,728	13,384	4,051	15,206
office worker	17,191	8,380	17,297	2,309	17,391	6,817	20,666
manager, executive	28,634	30,307	30,138	1,619	30,198	12,476	38,319
total	16,217	16,491	16,440	1,873	16,550	6,220	19,538
Self-employed							
business-owner, member of profession	13,674	28,509	28,793	7,230	29,391	10,672	35,939
other self-employed	10,827	19,312	19,524	7,101	20,113	7,356	24,219
total	12,038	23,046	23,288	7,155	23,881	8,779	28,980
Not employed							
retired	7,710	14,902	13,630	11,723	11,969	7,181	16,569
other	6,193	4,739	6,210	5,295	5,680	5,995	11,538
total	6,442	11,691	9,506	11,159	11,324	6,976	16,008
Household size							
1 member	16,885	31,542	20,578	10,297	14,996	5,358	19,885
2 members	16,408	19,468	17,380	10,983	14,116	7,021	18,125
3 members	15,835	18,580	16,604	10,073	15,179	7,769	18,919
4 members	16,106	22,505	17,678	9,919	16,827	7,800	20,611
5 members or more	15,116	25,570	17,833	8,288	16,468	6,580	19,132
Number of earners							
1 earner	17,214	30,170	20,515	10,988	16,938	6,045	22,346
2 earners	16,528	20,554	17,638	10,134	15,263	7,410	18,856
3 earners	14,017	15,425	14,422	9,885	13,367	8,322	16,070
4 earners or more	12,888	17,713	14,266	9,815	13,076	9,330	15,203
Town size							
up to 20,000 inhabitants	14,985	23,080	16,945	9,622	14,521	6,019	17,914
20,000 - 40,000	15,642	21,471	17,110	10,791	15,079	6,556	18,719
40,000 - 500,000	16,339	19,604	17,223	10,940	15,493	7,214	19,609
more than 500,000	20,225	23,012	21,647	12,061	18,574	10,002	24,464
Geographical area							
North	16,466	23,726	18,198	11,302	16,393	7,631	20,740
Centre	17,683	25,461	19,766	10,809	16,560	8,435	21,306
South and Islands	14,058	16,625	14,886	8,856	12,668	4,638	15,277
Total	16,045	22,057	17,594	10,389	15,318	6,889	19,223

(*) The means are calculated only on individuals with the type of income listed.

Table D1

Household expenditure
(€, per cent)

Characteristics (*)	Durables	Non-durables	Household consumption	Durables	Non-durables	Household consumption
Gender						
male	2,100	23,353	25,453	8.3	91.7	100.0
female	1,417	18,513	19,929	7.1	92.9	100.0
Age						
30 and under	2,151	18,924	21,074	10.2	89.8	100.0
31 - 40	2,721	21,786	24,507	11.1	88.9	100.0
41 - 50	2,418	24,914	27,332	8.8	91.2	100.0
51 - 65	2,284	24,841	27,125	8.4	91.6	100.0
over 65	597	17,894	18,491	3.2	96.8	100.0
Educational qualification						
none	131	11,758	11,889	1.1	98.9	100.0
primary school certificate	659	16,222	16,881	3.9	96.1	100.0
lower secondary school certificate	2,087	20,767	22,855	9.1	90.9	100.0
upper secondary school diploma	2,480	25,863	28,343	8.8	91.2	100.0
university degree	3,198	32,722	35,919	8.9	91.1	100.0
Branch of activity						
agriculture	2,365	19,271	21,636	10.9	89.1	100.0
industry	2,719	22,717	25,435	10.7	89.3	100.0
public administration	2,419	26,312	28,730	8.4	91.6	100.0
other sector	2,756	24,683	27,440	10.0	90.0	100.0
not employed	795	18,570	19,365	4.1	95.9	100.0
Work status						
Payroll employee						
blue-collar worker	1,984	19,378	21,362	9.3	90.7	100.0
office worker	2,358	24,824	27,182	8.7	91.3	100.0
manager, executive	3,780	34,418	38,198	9.9	90.1	100.0
total	2,337	23,293	25,629	9.1	90.9	100.0
Self-employed						
business-owner, member of profession	5,186	31,689	36,875	14.1	85.9	100.0
other self-employed	2,745	23,916	26,661	10.3	89.7	100.0
total	3,771	27,183	30,954	12.2	87.8	100.0
Not employed						
retired	784	18,880	19,664	4.0	96.0	100.0
other	942	14,671	15,613	6.0	94.0	100.0
total	795	18,570	19,365	4.1	95.9	100.0
Household size						
1 member	1,136	15,347	16,483	6.9	93.1	100.0
2 members	1,594	21,154	22,748	7.0	93.0	100.0
3 members	2,420	24,817	27,237	8.9	91.1	100.0
4 members	2,495	26,746	29,241	8.5	91.5	100.0
5 members or more	2,570	26,104	28,675	9.0	91.0	100.0
Number of earners						
1 earner	1,384	18,019	19,403	7.1	92.9	100.0
2 earners	2,127	24,635	26,762	7.9	92.1	100.0
3 earners	3,153	27,483	30,636	10.3	89.7	100.0
4 earners or more	3,472	32,411	35,883	9.7	90.3	100.0
Quintiles of household income (*)						
1 st quintile	512	11,606	12,119	4.2	95.8	100.0
2 nd quintile	948	16,261	17,210	5.5	94.5	100.0
3 rd quintile	1,666	20,203	21,869	7.6	92.4	100.0
4 th quintile	2,181	24,915	27,095	8.0	92.0	100.0
5 th quintile	4,143	36,337	40,480	10.2	89.8	100.0
Town size						
up to 20,000 inhabitants	2,000	20,442	22,442	8.9	91.1	100.0
20,000 - 40,000	1,675	21,230	22,905	7.3	92.7	100.0
40,000 - 500,000	1,866	22,144	24,009	7.8	92.2	100.0
more than 500,000	1,772	27,242	29,013	6.1	93.9	100.0
Geographical area						
North	2,354	23,416	25,770	9.1	90.9	100.0
Centre	1,972	24,970	26,942	7.3	92.7	100.0
South and Islands	1,128	17,526	18,654	6.0	94.0	100.0
Total	1,889	21,860	23,749	8.0	92.0	100.0

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income. (**) See footnote (**) to Table B1.

Households by deciles of net wealth
(per cent)

Characteristics (*)	Deciles of net wealth (€ thousands)										Total
	up to 2	2 - 10.8	10.8 - 48	48 - 102	102 - 146.7	146.7 - 193	193 - 252.5	252.5 - 329	329 - 509.6	over 509.6	
Gender											
male	9.5	8.6	9.3	9.4	9.9	10.1	10.8	10.4	10.9	11.1	100.0
female	11.2	13.1	11.5	11.4	10.2	9.8	8.2	9.1	8.0	7.5	100.0
Age											
30 and under	21.9	16.4	8.8	7.4	11.6	8.0	7.0	7.0	7.9	4.0	100.0
31 - 40	12.0	12.7	13.3	8.2	10.3	9.9	9.1	9.4	8.2	6.8	100.0
41 - 50	9.7	8.7	11.2	10.1	8.7	9.3	11.2	10.6	10.5	10.1	100.0
51 - 65	6.8	7.5	7.8	7.7	9.1	10.5	12.5	11.9	12.1	14.2	100.0
over 65	9.0	9.9	9.0	13.5	11.1	10.8	8.4	8.9	9.5	9.9	100.0
Educational qualification											
none	21.6	14.8	15.0	21.0	11.7	7.1	3.3	2.6	2.3	0.5	100.0
primary school certificate	11.5	9.4	9.5	15.5	12.6	12.6	10.0	8.8	6.6	3.6	100.0
lower secondary school certificate ...	13.0	12.8	9.4	8.4	10.4	10.7	10.5	9.1	8.6	7.2	100.0
upper secondary school diploma	4.8	7.6	11.0	7.8	8.0	9.6	10.3	13.3	14.3	13.5	100.0
university degree	3.7	5.1	7.9	4.0	7.4	5.1	11.2	10.8	15.0	29.6	100.0
Branch of activity											
agriculture	13.0	16.0	8.0	8.1	15.3	8.8	4.3	5.9	6.5	13.9	100.0
industry	14.8	11.6	10.8	7.7	8.6	11.1	9.3	9.4	9.2	7.4	100.0
public administration	4.3	6.3	11.8	10.7	11.6	9.2	9.9	12.6	10.9	12.8	100.0
other sector	9.5	11.0	10.4	7.9	7.4	8.1	12.1	10.8	11.5	11.2	100.0
not employed	9.6	9.7	8.8	12.1	10.9	10.8	9.9	9.2	9.7	9.4	100.0
Work status											
Payroll employee											
blue-collar worker	20.0	16.5	11.1	9.8	10.8	10.7	7.7	6.6	4.7	2.0	100.0
office worker	5.2	8.4	12.4	8.3	9.5	10.4	11.7	12.5	11.9	9.7	100.0
manager, executive	2.7	4.5	4.6	5.9	4.3	6.9	10.7	17.8	20.5	22.0	100.0
total	12.0	11.8	10.9	8.7	9.6	10.1	9.7	10.3	9.4	7.4	100.0
Self-employed											
business-owner, professional....	2.5	2.7	7.0	7.9	10.3	5.5	9.7	11.2	12.9	30.4	100.0
other self-employed	4.4	5.5	12.4	8.0	7.6	8.3	12.9	11.5	13.8	15.7	100.0
total	3.6	4.3	10.1	8.0	8.7	7.1	11.5	11.4	13.4	21.8	100.0
Not employed											
retired	8.2	9.2	8.7	12.2	10.7	11.4	10.0	9.5	10.3	9.7	100.0
other	28.0	15.2	10.1	11.2	13.2	3.1	8.6	4.5	1.3	4.7	100.0
total	9.6	9.7	8.8	12.1	10.9	10.8	9.9	9.2	9.7	9.4	100.0
Household size											
1 member	15.0	14.8	12.7	11.5	9.8	8.9	7.6	8.4	5.5	5.6	100.0
2 members	7.8	9.5	9.7	9.8	9.5	9.9	10.2	11.0	12.0	10.5	100.0
3 members	8.5	8.4	8.8	8.5	10.4	10.2	10.9	10.3	13.0	11.1	100.0
4 members	7.5	7.5	8.9	8.4	10.2	11.2	12.4	10.9	10.3	12.7	100.0
5 members or more	12.4	6.7	7.5	14.3	11.1	11.4	8.5	7.4	7.6	13.2	100.0
Number of earners											
1 earner	13.5	14.0	11.4	10.4	10.7	10.4	8.5	8.0	6.0	7.2	100.0
2 earners	6.9	7.1	9.3	10.0	9.4	9.7	11.4	11.5	13.5	11.3	100.0
3 earners	6.7	3.8	5.8	8.8	9.6	10.1	11.5	12.1	14.9	16.6	100.0
4 earners or more	5.3	2.7	7.9	7.2	8.1	8.9	10.2	14.6	13.0	22.0	100.0
Town size											
up to 20,000 inhabitants	7.5	8.0	10.8	13.1	12.6	11.6	9.6	9.5	9.0	8.3	100.0
20,000 - 40,000	10.4	11.9	11.2	10.0	9.3	9.0	10.7	9.1	9.5	9.1	100.0
40,000 - 500,000	12.7	10.5	8.9	7.3	8.3	10.1	10.9	10.5	10.9	9.9	100.0
more than 500,000	13.4	14.4	7.6	4.3	4.8	5.5	8.6	11.6	12.6	17.3	100.0
Geographical area											
North	8.3	10.8	10.4	7.3	8.9	11.0	10.6	10.2	11.4	11.0	100.0
Centre	9.1	7.7	6.2	7.7	7.3	8.8	9.6	15.1	13.2	15.3	100.0
South and Islands	13.2	10.3	11.8	15.5	13.4	9.4	9.3	6.4	5.8	5.1	100.0
Total	10.0	10.0	10.0	10.0	10.0	10.1	10.0	10.0	10.0	10.0	100.0

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income.

Median values of household net wealth
(€)

Characteristics (*)	Real assets	Property	Financial assets	Total assets	Net wealth (**)
Gender					
male	152,650	150,000	7,583	167,000	160,000
female	103,000	100,000	5,218	117,714	113,000
Age					
30 and under	61,000	50,000	5,233	79,706	63,500
31 - 40	130,000	120,000	6,309	141,800	110,392
41 - 50	152,000	150,000	8,000	166,000	153,000
51 - 65	183,000	175,000	9,016	203,000	197,000
over 65	121,250	120,000	5,534	133,727	132,326
Educational qualification					
none	43,000	42,000	0	47,000	47,000
primary school certificate	103,000	100,000	4,645	114,658	112,704
lower secondary school certificate	125,000	120,000	5,732	140,000	125,125
upper secondary school diploma	200,200	180,000	11,704	218,652	203,800
university degree	283,000	250,000	19,937	313,439	298,000
Branch of activity					
agriculture	102,000	100,000	5,739	107,739	105,239
industry	136,000	125,000	7,027	149,673	126,000
public administration.....	170,500	160,000	9,000	191,000	165,400
other sector	163,000	150,000	7,451	188,000	163,233
not employed	130,000	125,000	5,738	142,005	140,000
Work status					
Payroll employee					
blue-collar worker	72,500	70,000	4,197	79,980	69,135
office worker	170,000	163,000	10,000	186,570	168,378
manager, executive	283,000	280,000	26,466	313,439	299,325
total	140,500	135,000	6,919	151,109	131,000
Self-employed					
business-owner, member of profession.....	300,000	220,000	21,027	319,087	300,000
other self-employed	201,500	150,000	10,982	227,000	213,188
total	227,000	180,000	14,000	255,000	234,931
Not employed					
retired	140,000	133,000	6,049	151,000	150,500
other	21,830	21,330	428	29,719	29,719
total	130,000	125,000	5,738	142,005	140,000
Household size					
1 member	80,000	80,000	5,000	87,825	84,604
2 members	152,000	150,000	7,852	165,000	160,613
3 members	161,600	150,000	8,829	178,004	168,000
4 members	175,000	160,000	7,552	190,150	174,000
5 members or more.....	150,000	140,000	5,320	152,000	128,500
Number of earners					
1 earner	101,000	100,000	5,000	108,163	105,239
2 earners	176,000	165,000	9,607	192,683	181,526
3 earners	204,000	200,000	11,225	229,100	220,353
4 earners or more	225,000	200,000	16,929	268,345	245,200
Quintiles of household income (***)					
1 st quintile	6,000	0	1,031	15,000	12,961
2 nd quintile	81,000	80,000	4,803	94,300	91,777
3 rd quintile	150,100	140,000	6,775	158,000	150,000
4 th quintile.....	200,500	190,000	12,000	217,000	205,500
5 th quintile.....	352,000	300,000	27,500	388,587	371,000
Town size					
up to 20,000 inhabitants	132,000	123,600	8,000	149,673	137,568
20,000 - 40,000	133,000	130,000	5,883	145,100	136,438
40,000 - 500,000	151,400	150,000	6,600	163,000	156,061
more than 500,000	200,100	190,000	5,000	203,000	193,351
Geographical area					
North	152,000	150,000	10,828	170,490	163,204
Centre	205,000	200,000	6,603	224,131	207,458
South and Islands	100,000	95,000	3,700	104,093	101,000
Total.....	150,000	140,000	6,888	155,269	146,718

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income. (**) 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). (***) See footnote (**) to Table B1.

Household holdings of real estate
(per cent of households)

Characteristics (*)	No property	Family dwelling	Other dwellings	Other buildings	Farm land	Non-farm land
Gender						
male	26.3	70.4	13.3	5.8	9.2	2.0
female	32.0	66.0	9.4	4.3	5.7	0.9
Age						
30 and under	47.6	50.2	6.3	2.7	7.3	0.5
31 - 40	37.3	58.4	8.8	4.6	4.2	1.4
41 - 50	29.4	67.0	10.7	5.9	7.3	1.7
51 - 65	20.7	76.6	18.9	7.7	10.7	2.7
over 65	23.0	75.2	11.1	4.1	9.4	1.1
Educational qualification						
none	34.6	61.8	3.3	0.2	10.8	0.3
primary school certificate	26.0	72.2	8.4	4.3	9.9	1.4
lower secondary school certificate	33.8	63.6	9.0	5.3	7.4	1.5
upper secondary school diploma	24.1	72.2	16.5	7.7	8.7	2.6
university degree	19.0	77.2	24.4	4.5	4.0	0.7
Branch of activity						
agriculture	34.4	57.9	7.7	8.7	27.3	3.0
industry	35.8	60.2	10.6	5.7	4.6	1.2
public administration.....	22.3	74.6	15.8	3.9	8.0	3.0
other sector	32.5	64.5	11.5	6.8	6.4	1.5
not employed.....	23.5	74.6	12.2	4.8	9.4	1.2
Work status						
Payroll employee						
blue-collar worker	43.3	52.8	7.4	3.2	6.6	1.4
office worker	25.9	71.5	13.3	4.8	6.1	2.4
manager, executive	13.2	83.0	20.6	4.9	6.5	2.3
total	32.8	63.9	11.3	4.1	6.4	1.9
Self-employed						
business-owner, member of profession.....	21.5	75.4	18.8	10.9	6.8	1.1
other self-employed	27.6	66.9	12.2	13.1	13.6	2.5
total	25.0	70.5	15.0	12.1	10.7	1.9
Not employed						
retired	21.5	76.6	12.9	5.0	9.8	1.3
other	48.3	50.0	3.2	3.0	4.9	0.1
total	23.5	74.6	12.2	4.8	9.4	1.2
Household size						
1 member	37.9	59.5	8.0	2.8	3.2	0.3
2 members	25.9	71.9	12.8	5.4	10.2	1.3
3 members	25.2	71.5	14.6	7.4	9.2	2.4
4 members	22.6	74.1	14.7	6.6	9.9	3.1
5 members or more.....	24.5	70.6	9.5	4.7	9.3	1.5
Number of earners						
1 earner	35.7	61.7	8.8	3.4	5.3	1.2
2 earners	22.3	74.2	13.9	6.8	9.8	1.6
3 earners	16.5	82.1	20.4	8.6	14.1	3.9
4 earners or more	13.5	82.8	18.0	7.4	14.0	2.3
Quintiles of household net wealth (**)						
1 st quintile	96.6	2.0	0.9	0.0	0.6	0.1
2 nd quintile	39.5	54.0	5.8	1.7	8.5	1.8
3 rd quintile.....	2.2	94.6	7.2	3.8	8.5	0.9
4 th quintile.....	1.2	97.2	11.7	7.2	7.6	1.6
5 th quintile.....	0.6	97.5	35.1	14.1	15.6	3.7
Town size						
up to 20,000 inhabitants	23.5	72.7	12.8	6.7	12.9	2.5
20,000 - 40,000	30.4	67.0	10.5	6.0	6.5	1.2
40,000 - 500,000.....	30.9	67.1	12.3	4.1	3.9	1.0
more than 500,000.....	36.4	62.0	11.1	2.3	1.1	0.1
Geographical area						
North	29.6	66.7	15.7	6.1	5.2	1.3
Centre	23.3	75.0	10.8	4.1	7.0	1.1
South and Islands	28.7	68.8	7.4	5.0	13.3	2.4
Total.....	28.1	69.0	12.1	5.4	8.1	1.6

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income. (**) 1st quintile: up to €10,807; 2nd quintile: €10,807 to €102,000; 3rd quintile: €102,000 to €193,000; 4th quintile: €193,000 to €329,000; 5th quintile: over €329,000.

Household debts
(per cent of households, €)

Characteristics (*)	Households with debts	Households in debt for purchases of property	Households in debt for purchases of consumer goods	Households in debt for own-account work	Mean value of debt	Debt-to-income ratio
Gender						
male	28.9	12.6	14.5	4.5	12,576	36.2
female	19.6	9.3	9.2	2.1	5,800	23.1
Age						
30 and under	36.3	12.6	22.1	4.3	11,850	42.4
31 - 40	36.2	17.8	17.8	5.5	16,684	51.3
41 - 50	39.1	17.7	19.1	6.2	17,017	45.6
51 - 65	26.4	11.5	13.3	4.2	10,737	28.7
over 65	7.7	3.0	2.7	0.4	1,250	5.3
Educational qualification						
none	9.1	3.0	1.5	0.1	2,112	15.2
primary school certificate	14.1	4.6	6.4	1.8	4,697	22.5
lower secondary school certificate	28.4	10.8	15.6	4.3	8,417	29.0
upper secondary school diploma	33.9	17.8	16.4	5.2	17,181	44.0
university degree	31.5	17.7	13.3	4.5	16,999	30.5
Work status						
Payroll employee	33.6	16.5	18.4	1.1	11,041	32.6
Self-employed	44.4	17.0	15.8	24.6	35,747	73.4
Not employed	11.7	4.3	5.4	0.5	2,151	8.9
Household size						
1 member	16.3	7.7	7.0	1.7	5,372	27.0
2 members	18.6	8.0	9.0	2.2	6,596	21.6
3 members	32.1	13.0	16.9	5.4	10,678	29.0
4 members	39.2	18.6	19.5	6.1	19,930	49.5
5 members or more	38.2	17.6	19.2	6.5	19,363	46.2
Number of earners						
1 earner	21.7	8.6	10.3	2.5	7,676	34.4
2 earners	29.3	14.4	14.4	4.3	11,719	31.1
3 earners	33.1	13.8	18.3	7.3	12,523	26.0
4 earners or more	34.4	17.5	16.9	7.0	42,607	66.5
Quintiles of household net wealth (**)						
1 st quintile	22.5	3.2	14.9	1.0	5,012	28.4
2 nd quintile	25.2	10.2	12.2	3.8	7,970	33.9
3 rd quintile	26.2	13.8	13.2	2.6	8,417	31.3
4 th quintile	27.0	16.2	10.6	4.4	10,955	31.1
5 th quintile	29.5	14.7	13.2	7.0	20,093	36.1
Town size						
up to 20,000 inhabitants	27.0	11.9	12.8	4.7	9,726	31.5
20,000 - 40,000	24.5	9.9	11.8	3.7	8,777	28.7
40,000 - 500,000	23.8	10.0	13.2	2.6	9,596	30.5
more than 500,000	28.9	15.6	13.2	2.8	17,108	45.7
Geographical area						
North	27.9	12.5	14.2	4.5	12,638	35.8
Centre	27.6	14.7	13.4	2.7	13,518	37.7
South and Islands	22.3	8.3	10.3	3.3	5,291	22.2
Total.....	26.1	11.6	12.8	3.8	10,486	33.0

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income. (**) See footnote (**) to Table E3.

Financial assets owned by households at the end of 2006
(per cent of households)

Characteristics (*)	Total accounts	CDs and repos	PO savings certificates	Italian government securities	Bonds and mutual funds	Shares	Managed savings	Foreign securities	Coop. loans
Gender									
male.....	91.3	2.5	6.0	9.0	13.5	7.3	1.4	0.8	1.9
female	84.5	1.2	5.5	7.5	8.8	3.9	1.5	0.5	1.1
Age									
30 and under	91.4	1.2	3.5	3.5	5.2	4.1	0.0	0.6	1.2
31 - 40	95.0	2.0	5.8	6.6	12.5	5.5	1.9	0.8	1.2
41 - 50	93.0	2.3	7.5	7.4	15.6	8.3	2.0	0.8	1.8
51 - 65	91.4	2.5	6.2	10.2	15.0	8.2	1.7	1.1	2.1
over 65	80.5	1.8	4.9	10.3	8.2	4.1	0.7	0.3	1.5
Educational qualification									
none	56.4	0.2	3.8	2.7	0.7	0.9	0.0	0.0	1.9
primary school certificate	79.4	1.2	5.7	5.8	5.3	1.4	0.2	0.1	1.3
lower secondary school certificate	91.4	1.1	5.5	7.2	8.8	3.9	0.8	0.6	1.4
upper secondary school diploma	97.0	3.3	6.4	11.5	19.2	11.1	2.3	1.1	1.8
university degree	99.3	5.2	7.2	14.4	25.7	15.1	4.7	1.6	2.5
Branch of activity									
agriculture	90.4	0.8	10.5	3.4	5.5	0.7	1.6	0.0	1.5
industry	93.6	2.2	5.3	7.1	15.2	6.9	1.9	1.0	2.2
public administration	97.0	2.7	8.2	7.9	15.6	8.5	1.1	1.0	1.6
other sector	94.2	2.5	5.4	8.4	12.8	7.9	2.1	0.9	1.6
not employed	81.4	1.7	5.2	10.0	9.2	4.7	0.9	0.4	1.4
Work status									
Payroll employee									
blue-collar worker	89.6	0.8	5.4	3.6	6.2	2.4	0.5	0.3	1.2
office worker	97.7	3.0	7.9	9.0	16.6	9.0	1.8	1.0	2.0
manager, executive	99.8	4.8	6.5	13.6	35.3	20.0	4.1	2.6	3.0
total	94.1	2.2	6.6	7.0	13.7	7.1	1.4	0.9	1.7
Self-employed									
business-owner, member of profession	98.0	3.4	6.0	15.2	22.1	13.5	4.5	1.5	1.3
other self-employed	94.4	2.7	5.3	5.7	9.9	4.4	1.7	0.9	2.8
total	95.9	3.0	5.6	9.7	15.0	8.2	2.9	1.1	2.2
Not employed									
retired	83.2	1.8	5.3	10.6	9.7	4.8	0.9	0.4	1.5
other	59.0	0.2	3.2	2.6	3.0	2.8	0.7	0.3	0.3
total	81.4	1.7	5.2	10.0	9.2	4.7	0.9	0.4	1.4
Household size									
1 member	83.0	1.3	4.5	8.4	7.3	4.0	1.6	0.5	1.4
2 members	91.1	2.5	5.2	10.7	13.9	6.8	1.0	0.6	2.3
3 members	92.2	2.1	6.3	8.2	14.6	6.9	1.5	1.0	2.2
4 members	93.3	2.5	8.2	6.8	13.6	8.1	1.7	0.6	0.8
5 members or more	83.4	1.9	6.0	5.9	9.5	4.9	1.5	1.0	0.4
Number of earners									
1 earner	84.1	1.5	4.8	6.7	8.1	4.3	1.2	0.5	1.0
2 earners	93.7	2.2	7.0	10.3	15.9	8.2	1.7	0.9	2.3
3 earners	94.5	4.0	6.2	9.3	15.4	7.1	1.3	0.5	1.7
4 earners or more	96.0	6.0	7.6	12.6	14.7	8.5	1.5	2.1	2.5
Quintiles of household income (**)									
1 st quintile	67.2	0.0	3.2	1.3	1.1	0.8	0.0	0.1	0.3
2 nd quintile.....	87.0	0.7	5.2	4.4	4.7	1.4	0.7	0.5	0.7
3 rd quintile	93.9	1.5	6.2	7.0	8.9	2.8	1.0	0.2	1.8
4 th quintile	98.2	2.8	7.3	13.5	16.8	7.8	1.5	0.9	2.3
5 th quintile	99.6	5.4	7.4	16.4	28.9	18.5	3.7	1.8	3.1
Town size									
up to 20,000 inhabitants	90.5	2.3	8.0	8.4	12.5	6.1	1.4	0.5	1.1
20,000 - 40,000	88.9	2.0	3.9	7.3	10.9	6.3	1.1	0.8	3.3
40,000 - 500,000.....	87.3	2.0	4.9	9.5	12.3	6.4	1.8	0.7	2.2
more than 500,000.....	88.7	1.6	2.1	8.4	11.5	6.2	0.9	1.2	0.4
Geographical area									
North	96.9	3.1	6.0	13.5	19.1	10.1	2.0	1.1	2.1
Centre	92.6	1.8	5.3	6.4	9.1	4.2	1.1	0.6	3.0
South and Islands	75.2	0.8	6.1	2.3	3.2	1.7	0.7	0.1	0.1
Total.....	89.2	2.1	5.9	8.5	12.1	6.2	1.4	0.7	1.6

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income. (**) See footnote (**) to Table B1.

Financial assets owned by households during their lifetime
(per cent of households)

Characteristics (*)	Total accounts	CDs and repos	PO savings certificates	Italian government securities	Bonds and mutual funds	Shares	Managed savings	Foreign securities	Coop. loans
Gender									
male	93.1	6.3	11.6	21.9	19.2	10.9	2.3	1.7	2.2
female	88.0	4.2	10.8	17.4	12.1	6.9	2.1	1.0	1.5
Age									
30 and under.....	92.8	3.0	7.4	10.0	8.3	6.2	0.3	1.1	1.2
31 - 40	95.9	4.4	9.5	14.7	17.0	8.5	3.0	1.3	1.6
41 - 50	93.5	6.1	13.2	20.4	22.3	13.4	3.0	2.0	2.1
51 - 65	93.8	8.4	12.6	26.2	21.0	12.3	2.8	2.1	2.4
over 65	85.2	4.6	11.0	22.0	11.7	6.3	1.1	0.8	1.7
Educational qualification									
none	65.2	0.2	9.1	5.9	0.9	1.3	0.0	0.0	2.1
primary school certificate	84.3	3.1	11.5	16.0	6.8	2.5	0.2	0.2	1.5
lower secondary school certificate	92.8	3.7	10.4	16.4	12.6	6.4	1.2	1.1	1.8
upper secondary school diploma	98.1	8.4	12.6	27.7	27.5	16.8	3.8	2.4	2.1
university degree	99.4	13.9	12.5	34.1	35.2	22.5	7.6	4.0	2.9
Branch of activity									
agriculture	91.6	1.7	12.0	7.3	6.6	2.7	1.9	0.3	1.9
industry	94.7	5.1	9.8	18.1	20.1	10.2	2.7	1.6	2.5
public administration.....	98.1	7.1	16.6	21.7	21.7	12.8	2.3	2.0	2.0
other sector	95.0	7.0	9.6	19.9	19.2	12.8	3.2	1.8	1.9
not employed.....	85.7	5.2	11.0	22.7	13.3	7.3	1.6	1.1	1.6
Work status									
Payroll employee									
blue-collar worker	91.1	2.3	10.3	10.1	9.0	4.2	0.8	0.6	1.6
office worker	98.2	6.6	13.7	23.6	22.5	14.1	2.9	1.9	2.3
manager, executive.....	99.8	13.5	12.5	34.5	49.0	28.0	5.3	4.7	3.2
total	95.0	5.3	11.9	18.4	19.0	11.0	2.2	1.6	2.0
Self-employed									
business-owner, member of profession....	98.4	10.9	10.4	27.8	28.7	18.9	7.3	3.0	2.0
other self-employed	96.7	7.4	10.3	17.1	16.0	8.0	3.0	1.7	3.1
total	97.4	8.9	10.3	21.6	21.3	12.6	4.8	2.2	2.7
Not employed									
retired	87.5	5.4	11.2	23.6	14.0	7.5	1.5	1.1	1.7
other	63.2	2.7	8.5	11.7	5.1	5.1	2.1	1.4	0.3
total.....	85.7	5.2	11.0	22.7	13.3	7.3	1.6	1.1	1.6
Household size									
1 member	86.5	3.3	9.9	16.9	10.6	6.3	2.1	0.8	1.6
2 members	93.2	6.3	10.2	24.9	18.6	10.5	1.9	1.8	2.7
3 members	94.6	6.3	11.3	20.9	20.1	10.7	2.3	1.7	2.4
4 members	93.9	7.3	15.4	20.4	20.4	12.3	2.9	1.5	1.1
5 members or more.....	86.8	5.4	11.2	14.7	14.8	8.4	2.7	2.4	0.9
Number of earners									
1 earner	87.5	3.8	10.3	16.2	11.7	6.8	1.8	0.9	1.3
2 earners	95.1	6.8	12.5	24.2	22.1	12.4	2.6	2.0	2.6
3 earners	95.9	9.4	12.0	25.9	22.0	11.7	2.9	1.2	2.0
4 earners or more	96.0	11.8	13.2	25.9	19.1	13.2	3.4	5.0	3.4
Quintiles of household income (**)									
1 st quintile.....	73.4	0.7	9.1	6.1	2.1	1.1	0.3	0.3	0.4
2 nd quintile	90.5	2.1	10.5	12.2	6.5	2.6	0.8	0.5	1.4
3 rd quintile.....	95.4	4.0	12.4	19.7	12.1	5.5	1.4	0.3	1.8
4 th quintile.....	98.7	6.8	11.6	27.0	23.7	13.0	2.5	1.8	2.6
5 th quintile.....	99.6	14.7	13.2	37.6	40.6	26.2	6.3	4.5	3.6
Town size									
up to 20,000 inhabitants	93.4	5.8	14.5	20.5	16.8	9.1	2.1	1.2	1.5
20,000 - 40,000.....	90.9	5.7	7.7	17.9	15.7	10.6	1.6	1.8	3.7
40,000 - 500,000	89.3	6.1	9.9	21.7	18.0	10.4	2.9	1.7	2.5
more than 500,000	89.8	4.4	6.9	20.9	17.2	9.4	2.1	1.9	0.5
Geographical area									
North	97.7	7.6	10.2	28.9	25.7	14.8	3.4	2.4	2.5
Centre	94.2	5.3	9.7	18.6	14.7	7.3	1.7	1.1	3.3
South and Islands	80.4	2.9	14.2	9.0	5.2	3.3	0.9	0.3	0.2
Total.....	91.5	5.7	11.4	20.5	17.0	9.7	2.3	1.5	1.9

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income. (**) See footnote (**) to Table B1.

Bank and post office accounts by type
(per cent of households)

Characteristics (*)	Bank and P.O. current accounts	Bank and P.O. savings accounts	Bank and P.O. deposit accounts
Gender			
male	89.9	18.3	91.3
female	82.7	18.5	84.5
Age			
30 and under	90.6	12.8	91.4
31 - 40	94.5	16.3	95.0
41 - 50	91.8	18.7	93.0
51 - 65	90.1	17.0	91.4
over 65	77.8	21.7	80.5
Educational qualification			
none	51.8	27.4	56.4
primary school certificate	76.1	22.4	79.4
lower secondary school certificate	90.3	17.7	91.4
upper secondary school diploma	96.5	15.6	97.0
university degree	99.3	14.4	99.3
Branch of activity			
agriculture	87.9	24.8	90.4
industry	92.9	16.1	93.6
public administration	96.6	17.2	97.0
other sector	93.3	15.8	94.2
not employed	78.8	20.7	81.4
Work status			
Payroll employee			
blue-collar worker	88.3	18.3	89.6
office worker	97.5	16.5	97.7
manager, executive	99.8	15.2	99.8
total	93.4	17.2	94.1
Self-employed			
business-owner, member of profession	98.0	13.0	98.0
other self-employed	92.8	16.5	94.4
total	95.0	15.0	95.9
Not employed			
retired	80.9	21.0	83.2
other	53.5	16.5	59.0
total	78.8	20.7	81.4
Household size			
1 member	81.0	14.5	83.0
2 members	89.4	17.8	91.1
3 members	90.9	17.6	92.2
4 members	92.4	23.9	93.3
5 members or more	81.8	22.3	83.4
Number of earners			
1 earner	82.3	16.0	84.1
2 earners	92.3	19.9	93.7
3 earners	93.6	21.6	94.5
4 earners or more	95.2	27.4	96.0
Quintiles of household income (**)			
1 st quintile	63.4	22.0	67.2
2 nd quintile	85.2	16.9	87.0
3 rd quintile	92.9	17.8	93.9
4 th quintile	97.9	17.5	98.2
5 th quintile	99.1	17.6	99.6
Town size			
up to 20,000 inhabitants	88.8	21.5	90.5
20,000 - 40,000	87.2	19.1	88.9
40,000 - 500,000	85.9	16.5	87.3
more than 500,000	87.8	9.6	88.7
Geographical area			
North	96.1	14.0	96.9
Centre	91.6	17.8	92.6
South and Islands	72.3	25.3	75.2
Total	87.7	18.4	89.2

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income. (**) See footnote (**) to Table B1.

Insurance products owned by households
(per cent of households)

Characteristics (*)	Life assurance	Supplementary pension
Gender		
male.....	15.7	9.5
female	9.5	5.7
Age		
30 and under.....	10.1	9.0
31 - 40	18.5	11.9
41 - 50	21.0	15.2
51 - 65	16.1	8.3
over 65	4.4	0.8
Educational qualification		
none	0.3	0.6
primary school certificate	5.1	1.7
lower secondary school certificate	14.1	7.1
upper secondary school diploma	19.7	14.4
university degree	23.0	14.6
Branch of activity		
agriculture	13.0	4.0
industry	18.7	15.1
public administration	19.9	10.3
other sector	19.0	12.7
not employed	6.4	2.2
Work status		
Payroll employee		
blue-collar worker	11.3	8.8
office worker	19.3	13.0
manager, executive	28.8	21.7
total	16.6	12.0
Self-employed		
business-owner, member of profession	31.8	16.3
other self-employed	24.3	12.8
total	27.5	14.3
Not employed		
retired	6.1	2.3
other	10.2	0.6
total.....	6.4	2.2
Household size		
1 member	7.0	5.4
2 members	10.9	5.9
3 members	18.1	11.1
4 members	21.8	12.1
5 members or more.....	15.4	9.5
Number of earners		
1 earner	9.6	5.3
2 earners	17.8	10.9
3 earners	16.1	11.8
4 earners or more	23.2	11.3
Quintiles of household income (**)		
1 st quintile.....	3.8	1.1
2 nd quintile.....	6.3	4.2
3 rd quintile	12.4	6.6
4 th quintile	18.6	11.0
5 th quintile	27.9	18.7
Town size		
up to 20,000 inhabitants	14.0	10.0
20,000 - 40,000.....	12.6	5.6
40,000 - 500,000.....	13.3	8.2
more than 500,000.....	15.5	5.2
Geographical area		
North	17.5	12.0
Centre	12.3	6.8
South and Islands	9.1	3.6
Total	13.8	8.3

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income. (**) See footnote (**) to Table B1.

Credit and debit cards owned by households
(per cent of households)

Characteristics (*)	Credit card	Debit card (Bancomat)	Credit or debit card
Gender			
Male.....	33.9	64.4	67.6
female	26.0	51.6	54.1
Age			
30 and under	30.7	70.3	73.7
31 - 40	43.6	76.1	80.4
41 - 50	44.8	75.2	78.8
51 - 65	35.4	67.4	71.2
over 65	10.9	31.9	32.9
Educational qualification			
none	1.8	8.3	8.6
primary school certificate	7.3	30.1	31.1
lower secondary school certificate	25.4	63.6	66.4
upper secondary school diploma	51.9	81.0	85.6
university degree	66.8	87.6	92.7
Branch of activity			
agriculture	23.0	53.7	56.1
industry	38.5	73.4	76.7
public administration	44.9	82.7	86.2
other sector	49.6	74.8	80.4
not employed	14.6	38.8	40.3
Work status			
Payroll employee			
blue-collar worker	22.4	65.5	67.3
office worker	50.9	85.2	89.3
manager, executive	76.7	92.6	95.2
total	40.2	76.7	79.5
Self-employed			
business-owner, member of profession	67.9	76.3	86.8
other self-employed	42.9	64.6	71.8
total	53.4	69.5	78.1
Not employed			
retired	14.9	39.4	40.7
other	10.6	30.8	34.7
total	14.6	38.8	40.3
Household size			
1 member	22.0	45.1	47.9
2 members	28.3	57.0	59.3
3 members	40.0	71.4	74.6
4 members	40.1	73.5	77.3
5 members or more	29.3	60.9	64.8
Number of earners			
1 earner	24.7	51.2	54.3
2 earners	36.8	67.6	70.4
3 earners	43.2	76.5	79.8
4 earners or more	34.1	65.2	68.2
Quintiles of household income (**)			
1 st quintile	6.4	25.9	27.4
2 nd quintile	18.3	46.8	48.7
3 rd quintile	26.2	63.0	66.6
4 th quintile	42.7	80.2	83.5
5 th quintile	63.7	86.3	90.9
Town size			
up to 20,000 inhabitants	28.6	58.6	61.5
20,000 - 40,000.....	28.6	60.6	63.6
40,000 - 500,000.....	33.1	61.3	64.1
more than 500,000.....	41.9	65.4	69.1
Geographical area			
North	40.5	71.6	75.1
Centre	33.7	64.2	66.6
South and Islands	16.2	41.0	43.6
Total	31.5	60.4	63.4

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income. (**) See footnote (**) to Table B1.

Household income by method of payment ^(*)
(per cent of income)

Characteristics (**)	Cash	Credited to bank current account	Cheque or banker's draft	Post office money order	Other	Total income
Gender						
male	17.5	74.0	8.1	0.2	0.2	100.0
female	17.5	75.8	6.3	0.3	0.1	100.0
Age						
30 and under	17.9	71.1	10.4	0.6	0.0	100.0
31 - 40	18.4	70.5	11.0	0.0	0.0	100.0
41 - 50	22.1	68.4	9.2	0.0	0.3	100.0
51 - 65	13.4	79.5	6.8	0.1	0.1	100.0
over 65	16.1	80.2	2.9	0.6	0.2	100.0
Educational qualification						
none	33.8	63.8	2.1	0.3	0.0	100.0
primary school certificate	21.4	72.3	5.5	0.8	0.0	100.0
lower secondary school certificate	20.7	69.7	9.3	0.1	0.2	100.0
upper secondary school diploma	16.9	75.7	7.1	0.1	0.2	100.0
university degree	7.9	83.9	8.1	0.1	0.0	100.0
Branch of activity						
agriculture	34.4	51.5	13.9	0.2	0.0	100.0
industry	14.2	72.2	13.3	0.0	0.4	100.0
public administration	11.2	83.5	5.3	0.1	0.0	100.0
other sector	27.7	62.1	10.1	0.1	0.0	100.0
not employed	14.1	82.9	2.3	0.5	0.2	100.0
Work status						
Payroll employee						
blue-collar worker	15.1	74.0	10.6	0.0	0.3	100.0
office worker	10.8	84.1	4.9	0.1	0.0	100.0
manager, executive	3.7	92.2	4.0	0.0	0.0	100.0
total	11.0	82.1	6.8	0.1	0.1	100.0
Self-employed						
business-owner, member of profession	39.7	43.0	17.0	0.0	0.3	100.0
other self-employed	44.2	34.5	21.1	0.1	0.1	100.0
total	41.6	39.3	18.8	0.1	0.2	100.0
Not employed						
retired	13.3	84.0	2.1	0.5	0.1	100.0
other	37.0	52.4	7.5	0.9	2.2	100.0
total	14.1	82.9	2.3	0.5	0.2	100.0
Household size						
1 member	12.8	81.5	5.0	0.6	0.1	100.0
2 members	14.6	77.7	7.1	0.3	0.4	100.0
3 members	15.3	75.2	9.3	0.1	0.1	100.0
4 members	25.0	67.2	7.8	0.0	0.0	100.0
5 members or more	20.0	71.0	9.0	0.1	0.0	100.0
Number of earners						
1 earner	20.9	71.8	6.7	0.3	0.2	100.0
2 earners	14.9	76.6	8.2	0.2	0.1	100.0
3 earners	16.2	74.4	9.1	0.1	0.2	100.0
4 earners or more	23.6	71.4	5.0	0.0	0.0	100.0
Quintiles of household income (***)						
1 st quintile	29.7	62.4	6.6	1.1	0.2	100.0
2 nd quintile	21.6	72.2	5.8	0.2	0.1	100.0
3 rd quintile	15.6	76.3	7.7	0.1	0.4	100.0
4 th quintile	15.7	76.2	7.6	0.4	0.1	100.0
5 th quintile	16.6	75.0	8.4	0.0	0.1	100.0
Town size						
up to 20,000 inhabitants	20.4	70.4	8.7	0.3	0.2	100.0
20,000 - 40,000	21.9	71.1	7.0	0.0	0.0	100.0
40,000 - 500,000	14.1	77.8	7.8	0.2	0.1	100.0
more than 500,000	11.2	83.6	5.0	0.1	0.1	100.0
Geographical area						
North	12.9	78.0	8.8	0.2	0.2	100.0
Centre	17.1	76.4	6.2	0.1	0.2	100.0
South and Islands	29.8	63.3	6.4	0.4	0.1	100.0
Total	17.5	74.5	7.7	0.2	0.1	100.0

(*) Estimated on 3,994 households (first round of questionnaire). (**) Individual characteristics refer to the head of household, i.e. the member with the highest income. (***) See footnote (**) to Table B1.

Average cash expenditure
(€, per cent share)

Characteristics (*)	Average cash expenditure	
	(€)	(per cent of average monthly expenditure)
Gender		
male.....	1,005	47.4
female.....	806	48.6
Age		
30 and under.....	854	48.6
31 - 40.....	955	46.8
41 - 50.....	995	43.7
51 - 65.....	1,063	47.0
over 65.....	821	53.3
Educational qualification		
none.....	704	71.1
primary school certificate.....	796	56.6
lower secondary school certificate.....	959	50.4
upper secondary school diploma.....	1,037	43.9
university degree.....	1,084	36.2
Branch of activity		
agriculture.....	950	52.7
industry.....	993	46.9
public administration.....	1,079	45.1
other sector.....	991	43.3
not employed.....	842	52.2
Work status		
Payroll employee		
blue-collar worker.....	932	52.3
office worker.....	1,019	45.0
manager, executive.....	1,154	36.3
total.....	992	46.5
Self-employed		
business-owner, member of profession.....	1,153	37.5
other self-employed.....	1,043	46.9
total.....	1,089	42.2
Not employed		
retired.....	855	52.2
other.....	680	52.3
total.....	842	52.2
Household size		
1 member.....	669	48.7
2 members.....	909	48.0
3 members.....	1,048	46.2
4 members.....	1,149	47.2
5 members or more.....	1,207	50.5
Number of earners		
1 earner.....	798	49.4
2 earners.....	1,028	46.1
3 earners.....	1,22	47.8
4 earners or more.....	1,462	48.9
Quintiles of household income (**)		
1 st quintile.....	642	63.6
2 nd quintile.....	829	57.8
3 rd quintile.....	941	51.6
4 th quintile.....	1,049	46.5
5 th quintile.....	1,257	37.3
Town size		
up to 20,000 inhabitants.....	911	48.7
20,000 - 40,000.....	952	49.9
40,000 - 500,000.....	941	47.0
more than 500,000.....	1,061	43.9
Geographical area		
North.....	884	41.2
Centre.....	1,071	47.7
South and Islands.....	954	61.4
Total.....	943	47.7

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income. (**) See footnote (**) to Table B1.

Use of computer, Internet and remote banking
(per cent of households)

Characteristics (*)	Use of computer	Ownership of computer	Use of the Internet	Purchasing over the Internet	Use of remote banking services
Gender					
male	47.9	44.3	38.5	10.0	10.3
female	33.7	29.9	27.3	6.6	4.6
Age					
30 and under	51.8	44.7	41.0	14.0	9.2
31 - 40	58.3	52.6	45.5	11.5	13.3
41 - 50	65.0	60.1	52.6	13.7	14.4
51 - 65	51.8	48.6	43.2	10.2	8.1
over 65	10.0	9.0	7.8	1.7	1.4
Educational qualification					
none	1.5	1.3	1.0	0.1	0.0
primary school certificate	10.2	9.5	7.0	1.2	0.3
lower secondary school certificate	41.2	37.6	29.2	5.2	4.9
upper secondary school diploma	67.8	61.1	58.2	16.1	16.2
university degree	81.4	77.4	72.9	24.7	23.4
Branch of activity					
agriculture	50.6	44.9	23.9	3.4	6.1
industry	53.0	48.6	42.9	12.4	11.6
public administration	74.3	69.9	59.5	13.7	11.7
other sector	62.5	55.4	53.0	13.8	15.4
not employed	17.2	16.0	13.9	3.4	2.6
Work status					
Payroll employee					
blue-collar worker	41.0	37.6	28.1	4.8	4.2
office worker	75.1	68.1	62.9	15.0	14.0
manager, executive	86.4	81.6	80.0	27.6	33.6
total	60.1	55.1	48.2	11.5	11.5
Self-employed					
business-owner, professional	76.4	68.2	67.6	26.1	26.1
other self-employed	59.5	54.2	44.2	10.5	9.7
total	66.6	60.1	54.0	17.1	16.6
Not employed					
retired	16.8	15.6	13.6	3.1	2.5
other	22.2	21.1	18.5	7.3	4.1
total	17.2	16.0	13.9	3.4	2.6
Household size					
1 member	21.4	17.5	18.7	5.4	5.0
2 members	30.0	26.1	24.1	5.8	7.0
3 members	59.9	56.0	49.3	12.8	10.6
4 members	67.7	65.3	53.9	13.5	12.8
5 members or more	64.4	59.9	44.5	10.3	9.9
Number of earners					
1 earner	31.9	28.0	24.5	6.0	5.5
2 earners	51.4	48.1	42.1	11.0	11.7
3 earners	66.0	62.0	56.3	13.9	10.2
4 earners or more	63.4	60.8	49.7	14.4	11.1
Town size					
up to 20,000 inhabitants	41.9	38.9	32.0	7.7	7.3
20,000 - 40,000	41.2	37.2	33.4	8.6	8.4
40,000 - 500,000	46.7	42.0	38.9	9.8	9.6
more than 500,000	45.7	42.4	40.1	11.7	11.2
Geographical area					
North	48.8	44.2	40.8	12.3	12.0
Centre	42.6	40.0	36.9	9.7	9.2
South and Islands	36.2	33.2	25.1	3.2	2.9
Total	43.5	39.9	35.1	8.9	8.5

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income.

Principal residence by tenure
(per cent of households)

Characteristics (*)	Owned by the household	Rented or sublet	Occupied under redemption agreement	Occupied in usufruct, free of charge, etc.	Total
Gender					
male	70.1	20.5	0.3	9.1	100.0
female	65.6	21.8	0.4	12.2	100.0
Age					
30 and under	49.6	37.7	0.7	12.1	100.0
31 - 40	58.2	28.2	0.2	13.4	100.0
41 - 50	66.7	21.7	0.3	11.3	100.0
51 - 65	76.1	16.9	0.5	6.6	100.0
over 65	74.8	15.4	0.4	9.3	100.0
Educational qualification					
none	61.1	24.2	0.7	14.1	100.0
primary school certificate	72.0	19.4	0.2	8.4	100.0
lower secondary school certificate	63.1	26.3	0.5	10.1	100.0
upper secondary school diploma	72.0	16.8	0.2	11.0	100.0
university degree	77.0	14.4	0.2	8.4	100.0
Branch of activity					
agriculture	57.9	25.5	.	16.6	100.0
industry	59.9	30.0	0.4	9.7	100.0
public administration	74.2	13.4	0.4	11.9	100.0
other sector	64.2	25.7	0.4	9.8	100.0
not employed	74.2	16.3	0.4	9.1	100.0
Work status					
Payroll employee					
blue-collar worker	52.4	36.5	0.4	10.7	100.0
office worker	71.2	16.9	0.3	11.6	100.0
manager, executive	82.8	12.6	0.2	4.4	100.0
total	63.5	25.7	0.4	10.4	100.0
Self-employed					
business-owner, member of profession	74.7	14.0	0.7	10.6	100.0
other self-employed	66.9	20.4	.	12.7	100.0
total	70.2	17.7	0.3	11.8	100.0
Not employed					
retired	76.2	15.0	0.4	8.4	100.0
other	49.4	32.8	0.6	17.2	100.0
total	74.2	16.3	0.4	9.1	100.0
Household size					
1 member	59.3	27.7	0.2	12.8	100.0
2 members	71.5	19.6	0.4	8.5	100.0
3 members	71.2	19.0	0.3	9.5	100.0
4 members	73.8	15.9	0.2	10.0	100.0
5 members or more	69.5	21.3	1.1	8.1	100.0
Number of earners					
1 earner	61.4	26.1	0.3	12.2	100.0
2 earners	73.8	16.8	0.4	9.0	100.0
3 earners	81.7	13.6	0.4	4.3	100.0
4 earners or more	81.4	12.9	1.4	4.3	100.0

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income.

Principal residence by tenure
(per cent of households)

Characteristics (*)	Owned by the household	Rented or sublet	Occupied under redemption agreement	Occupied in usufruct, free of charge, etc.	Total
Quintiles of household income (**)					
1 st quintile	44.3	42.9	0.4	12.4	100.0
2 nd quintile	59.8	28.9	0.4	10.9	100.0
3 rd quintile	73.2	16.4	0.3	10.0	100.0
4 th quintile	79.1	9.3	0.3	11.3	100.0
5 th quintile	87.1	7.1	0.4	5.4	100.0
Town size					
up to 20,000 inhabitants	72.6	15.0	0.1	12.3	100.0
20,000 - 40,000	66.6	24.8	0.4	8.3	100.0
40,000 - 500,000	66.4	25.3	0.6	7.7	100.0
more than 500,000	61.3	29.6	0.7	8.3	100.0
Geographical area					
North	66.6	24.0	0.2	9.3	100.0
Centre	74.4	16.1	0.5	8.9	100.0
South and Islands	68.3	19.2	0.6	11.9	100.0
Location of dwelling					
isolated area, countryside	75.0	11.6	.	13.4	100.0
town outskirts	62.4	27.0	0.4	10.2	100.0
between outskirts and town centre	68.8	21.3	0.4	9.5	100.0
town centre	71.9	18.5	0.3	9.2	100.0
other	75.2	12.7	0.1	12.0	100.0
Dwelling area					
upscale	77.9	13.2	0.1	8.7	100.0
run-down	40.2	44.3	0.4	15.2	100.0
neither upscale nor run-down	67.7	21.8	0.4	10.1	100.0
Dwelling rating					
Luxury/upscale	85.6	6.4	0.1	7.9	100.0
mid-range	71.7	18.2	0.3	9.8	100.0
modest	56.3	29.1	0.7	13.9	100.0
low-income	31.4	59.7	1.5	7.4	100.0
very low-income	29.3	53.1	0.8	16.8	100.0
Dwelling surface					
up to 60 sq.m.	40.0	46.3	0.7	13.0	100.0
60 - 80 sq.m.	57.9	30.5	0.4	11.3	100.0
80 - 100 sq.m.	72.1	17.3	0.4	10.3	100.0
100 - 120 sq.m.	83.5	8.2	0.2	8.1	100.0
more than 120 sq.m.	90.0	3.0	0.1	6.9	100.0
Total	68.7	20.9	0.4	10.0	100.0

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income. (**) See footnote (**) to Table B1.

Value, imputed rent and rate of return of principal residence
(€, per cent)

Characteristics (*)	Value	Imputed rent	Return	Imputed rent as percentage of income of owners
Gender				
male	241,914	7,429	3.1	19.1
female	210,370	6,626	3.1	23.1
Age				
30 and under.....	214,132	6,670	3.1	18.7
31 - 40	228,487	7,298	3.2	19.0
41 - 50	246,694	7,881	3.2	18.3
51 - 65	246,022	7,612	3.1	18.7
over 65	217,108	6,422	3.0	24.6
Educational qualification				
none	102,826	3,475	3.4	22.5
primary school certificate	168,321	5,347	3.2	23.9
lower secondary school certificate	212,438	6,659	3.1	19.9
upper secondary school diploma	270,923	8,343	3.1	19.3
university degree	382,671	11,232	2.9	18.4
Branch of activity				
agriculture	199,747	5,442	2.7	15.5
industry	219,237	7,311	3.3	18.1
public administration.....	264,708	7,967	3.0	17.8
other sector	257,217	8,157	3.2	18.4
not employed.....	218,036	6,558	3.0	24.2
Work status				
Payroll employee				
blue-collar worker	182,771	6,078	3.3	19.7
office worker	249,068	7,860	3.2	19.9
manager, executive.....	339,312	10,545	3.1	17.2
total	235,915	7,544	3.2	19.2
Self-employed				
business-owner, member of profession.....	317,270	9,430	3.0	14.7
other self-employed	234,700	7,159	3.1	15.0
total	271,826	8,180	3.0	14.9
Not employed				
retired	219,194	6,552	3.0	23.7
other	195,799	6,676	3.4	41.1
total.....	218,036	6,558	3.0	24.2
Household size				
1 member	203,066	6,322	3.1	26.9
2 members	237,584	7,210	3.0	21.9
3 members	245,298	7,755	3.2	19.0
4 members	244,803	7,541	3.1	17.1
5 members or more.....	227,091	7,003	3.1	14.5
Number of earners				
1 earner	215,790	6,605	3.1	25.2
2 earners	242,455	7,569	3.1	18.9
3 earners	253,090	7,751	3.1	15.3
4 earners or more	263,186	8,384	3.2	12.5

(*) Individual characteristics refer to the head of household, i.e. the member with the highest income.

Value, imputed rent and rate of return of principal residence
(€, per cent)

Characteristics (*)	Value	Imputed rent	Return	Imputed rent as percentage of income of owners
Quintiles of household income (**)				
1 st quintile.....	113,292	3,464	3.1	30.3
2 nd quintile.....	161,021	4,973	3.1	26.0
3 rd quintile.....	197,251	6,263	3.2	23.8
4 th quintile.....	233,200	7,388	3.2	20.2
5 th quintile.....	372,227	11,235	3.0	16.7
Town size				
up to 20,000 inhabitants.....	199,429	5,847	2.9	17.3
20,000 - 40,000.....	225,329	7,157	3.2	20.4
40,000 - 500,000.....	239,825	7,891	3.3	21.5
more than 500,000.....	369,523	11,508	3.1	25.8
Geographical area				
North.....	242,960	8,008	3.3	19.7
Centre.....	308,659	8,898	2.9	22.7
South and Islands.....	165,166	4,817	2.9	18.1
Location of dwelling				
isolated area, countryside.....	221,746	6,528	2.9	20.9
town outskirts.....	238,490	7,285	3.1	20.4
between outskirts and town centre.....	224,446	7,249	3.2	20.7
town centre.....	240,431	7,190	3.0	19.1
other.....	233,024	7,205	3.1	18.8
Dwelling area				
upscale.....	348,570	9,873	2.8	20.8
run-down.....	140,146	5,113	3.6	20.7
neither upscale nor run-down.....	194,938	6,319	3.2	19.6
Dwelling rating				
Luxury/upscale.....	395,340	10,627	2.7	20.3
mid-range.....	207,027	6,773	3.3	20.0
modest.....	128,558	4,478	3.5	19.4
low-income.....	109,816	4,045	3.7	19.2
very low-income.....	68,258	2,883	4.2	21.2
Dwelling surface				
up to 60 sq.m.....	114,527	4,931	4.3	22.4
60 - 80 sq.m.....	162,430	5,871	3.6	21.5
80 - 100 sq.m.....	203,841	6,687	3.3	19.8
100 - 120 sq.m.....	243,188	7,280	3.0	19.0
more than 120 sq.m.....	372,075	9,866	2.7	19.8
Total.....	232,609	7,192	3.1	20.0

(*) Individual characteristics refer to the head of household, i.e. the member with the. (**) See footnote (**) to Table B1.

Value, rent and rate of return of rented residence
(€, per cent)

Characteristics (*)	Value	Rent	Gross rate of return for owner	Rent as percentage of tenants' income
Gender				
male	148,405	4,191	2.8	18.3
female	131,820	3,567	2.7	21.6
Age				
30 and under	125,954	4,026	3.2	21.6
31 - 40	145,309	4,618	3.2	21.5
41 - 50	154,446	4,582	3.0	19.7
51 - 65	163,907	3,735	2.3	14.2
over 65	119,188	2,852	2.4	20.2
Educational qualification				
none	84,841	1,891	2.2	17.7
primary school certificate	114,622	2,949	2.6	18.4
lower secondary school certificate	131,133	3,848	2.9	19.1
upper secondary school diploma	180,498	4,930	2.7	19.7
university degree	240,939	6,955	2.9	19.2
Branch of activity				
agriculture	94,078	3,080	3.3	16.5
industry	131,421	4,166	3.2	19.5
public administration	168,204	5,077	3.0	18.9
other sector	184,490	4,821	2.6	18.3
not employed	121,734	2,969	2.4	20.2
Work status				
Payroll employee				
blue-collar worker	125,825	3,923	3.1	20.0
office worker	164,851	5,101	3.1	20.4
manager, executive	325,620	6,236	1.9	13.3
total	147,263	4,369	3.0	19.3
Self-employed				
business-owner, member of profession	223,188	5,820	2.6	18.3
other self-employed	164,982	4,553	2.8	15.7
total	184,363	4,975	2.7	16.6
Not employed				
retired	121,687	2,939	2.4	18.6
other	122,006	3,144	2.6	37.9
total	121,734	2,969	2.4	20.2
Household size				
1 member	123,930	3,647	2.9	26.8
2 members	150,616	4,031	2.7	17.5
3 members	151,650	4,329	2.9	17.8
4 members	164,766	3,872	2.4	14.4
5 members or more	136,745	4,772	3.5	18.7
Number of earners				
1 earner	130,357	3,694	2.8	25.1
2 earners	161,853	4,523	2.8	15.7
3 earners	165,228	4,155	2.5	12.0
4 earners or more	163,284	3,713	2.3	7.8

(*) Individual characteristics refer to the head of the tenant household, i.e. the member with the highest income.

Value, rent and rate of return of rented residence
(€, per cent)

Characteristics (*)	Value	Rent	Gross rate of return for owner	Rent as percentage of tenants' income
Quintiles of household income (**)				
1 st quintile.....	112,588	2,991	2.7	28.1
2 nd quintile.....	141,986	4,093	2.9	22.2
3 rd quintile.....	147,268	4,600	3.1	17.5
4 th quintile.....	180,385	5,098	2.8	14.3
5 th quintile.....	273,336	6,763	2.5	11.2
Town size				
up to 20,000 inhabitants.....	112,848	3,699	3.3	17.9
20,000 - 40,000.....	133,497	4,039	3.0	20.0
40,000 - 500,000.....	140,316	3,733	2.7	19.3
more than 500,000.....	213,839	4,954	2.3	20.1
Geographical area				
North.....	136,791	4,443	3.2	19.7
Centre.....	220,541	4,230	1.9	17.5
South and Islands.....	114,194	3,003	2.6	18.8
Location of dwelling				
isolated area, countryside.....	115,722	5,740	5.0	28.0
town outskirts.....	125,125	3,435	2.7	18.4
between outskirts and town centre.....	139,490	4,213	3.0	19.2
town centre.....	184,851	4,235	2.3	18.7
other.....	129,574	4,169	3.2	19.2
Dwelling area				
upscale.....	224,506	4,952	2.2	17.8
run-down.....	80,664	2,128	2.6	13.2
neither upscale nor run-down.....	136,047	4,059	3.0	20.1
Dwelling rating				
luxury/upscale.....	346,532	6,018	1.7	15.0
mid-range.....	160,514	4,762	3.0	21.3
modest.....	112,508	3,671	3.3	20.4
low-income.....	87,534	1,994	2.3	12.8
very low-income.....	53,282	1,724	3.2	12.5
Dwelling surface				
up to 60 sq.m.....	108,701	3,426	3.2	20.5
60 - 80 sq.m.....	135,370	3,899	2.9	18.2
80 - 100 sq.m.....	167,064	4,340	2.6	19.6
100 - 120 sq.m.....	211,117	4,684	2.2	16.3
more than 120 sq.m.....	308,575	7,581	2.5	20.5
Total.....	143,076	3,991	2.8	19.1

(*) Individual characteristics refer to the head of the tenant household, i.e. the member with the highest. (**) See footnote (**) to Table B1.

APPENDIX C:
QUESTIONNAIRE

SURVEY ON ITALIAN HOUSEHOLDS' INCOME AND WEALTH 2006

QUESTIONNAIRE FOR HEAD OF HOUSEHOLD

1. QUESTIONNAIRE No. <i>(enter the number from the list of names)</i>	_____	<u>NQUEST</u>
	<i>(for new households formed from former PANEL households enter the QUESTIONNAIRE No. of the original panel household and tick the box on the right)</i>	<input type="checkbox"/>
2. DATE OF INTERVIEW	____/____/2007	DATA11* DATA12*
3. TIME OF INTERVIEW	____.____	ORA11* ORA12
4. NAME OF INTERVIEWER	_____	
5. CODE OF INTERVIEWER	_____	CODINT*
6. PLACE OF INTERVIEW	_____ _____	
		ICOM* IPROV*
7. ISTAT CODE	_____	IREG
8. TYPE OF SAMPLE UNIT QUEST	<ul style="list-style-type: none"> - New: unit drawn from primary list (O)1 replacement drawn from reserve list (R).....2 - Panel (interviewed in 2005) (P)3 - New household formed by member of panel household (ex PANEL).....4 NQUESTP 	

CONTINT

9. How many times did you contact the household to obtain the interview? *(Including the present interview)* No. ____

! VARIABLES CARRYING AN ASTERISK ARE NOT AVAILABLE TO EXTERNAL USERS

A. COMPOSITION OF HOUSEHOLD AT END OF 2006

ALL HOUSEHOLDS

I would first like to record the composition of the household. Please list all household members on 31 December 2006.

(Include all persons normally living in the house/flat on 31 December 2006 who contributed at least part of their income to the household. Include any members temporarily absent – e.g. on vacation, away for study, etc. – and any non-relatives living permanently in the household on 31 December 2006).

A00. The household therefore comprised persons, including children.

NCOMP

No. of persons from 0 years of age upwards living in the household on 31 December 2006.

Record personal data for each member of the household.

Use one column for each person, beginning with the HEAD OF HOUSEHOLD (H.H.), i.e. the person RESPONSIBLE FOR THE HOUSEHOLD BUDGET, followed one by one by the other household members. For each household member, record first name, gender, position in household, place of birth, date of birth, and so on until all the requested information has been given 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. Keep to the same order in subsequent pages. In case of prolonged absence or death of the head of household, record that person's data as reported on 31 December 2006 and interview the best-informed person who has replaced him in the role of head of household.

Member reference number	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NORD									
NAME (write out) →									
A01. Gender SEX									
- male	1	1	1	1	1	1	1	1	1
- female	2	2	2	2	2	2	2	2	2
A02. Position in household PARENT									
- 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
A03. Place of birth LNASC*									
(SHOW CARD A03a) For <u>Italy</u> enter province code	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _
(SHOW CARD A03b) For <u>abroad</u> enter country code	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _
ENASC*									
ANASC									
A04. Year of birth.....	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _

(Do not change the order in which household members are listed)

MEMBERS OF HOUSEHOLD									
Member reference number →	H.H. 1	2	3	4	5	6	7	8	9
NAME (write out) →									
A05. Italian national CIT Yes → Question A09 No → Question A06	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
A06. (If "No") SHOW CARD A03b. What is your nationality? LCIT* (enter country code) (for DISPLACED PERSONS enter code 999)	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _
ANINGR A07. Year of arrival in Italy	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _
(For H.H. or spouse/partner born abroad, otherwise go to A09) A08. Why did you settle in Italy? - parents moved here - joined family - for work reasons..... - other (please specify) _____	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MOTIV A09. (SHOW CARD A09) I would now like to talk about the health of the household members. How would you describe the state of health of (name) at the end of 2006? - excellent..... - good..... - fair..... - poor..... - very poor.....	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
SALUT*									

FOR PANEL ONLY
 Questions A10, A11, A12, A13

Do not change the order in which members are listed on 31 December 2006, adding members that left the household in 2005 or 2006

Member reference number →	MEMBERS OF HOUSEHOLD									
	H.H.	1	2	3	4	5	6	7	8	9
NAME (write out) →										
A10. If joined household in 2005-2006 give reason MOTENT										
- born	1	1	1	1	1	1	1	1	1	1
- other	2	2	2	2	2	2	2	2	2	2
A11. If left household in 2005-2006 give reason MOTUSC										
- death	1	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	2
- moved abroad	3	3	3	3	3	3	3	3	3	3
- formed new household, married..	4	4	4	4	4	4	4	4	4	4
- other	5	5	5	5	5	5	5	5	5	5
(For codes 4 and 5 to Question A11) A12. New address (including telephone number)										
If joined/left household A13. Year in which joined/left the household ANNOENUS	2005 2006	2005 2006	2005 2006	2005 2006	2005 2006	2005 2006	2005 2006	2005 2006	2005 2006	2005 2006
NUMBER IN 2005 SURVEY (on 31.12.2004) (Interviewer, number <u>must</u> <u>always</u> be entered) NORDP										

REMARKS: _____

ALL HOUSEHOLDS

(Do not change the order in which household members are listed)

Member reference number →	CONTINUE WITH HOUSEHOLD MEMBERS PRESENT ON 31 DECEMBER 2006									
	H.H.	1	2	3	4	5	6	7	8	9
NAME (write out) →										
A14. MARITAL STATUS STACIV										
- married	1	1	1	1	1	1	1	1	1	1
- single	2	2	2	2	2	2	2	2	2	2
- separated/divorced	3	3	3	3	3	3	3	3	3	3
- widowed	4	4	4	4	4	4	4	4	4	4
A15. PLACE OF ABODE AT THE END OF 2001 (SHOW CARD A03a) PROV01* For Italy enter province code										
(SHOW CARD A03b) For abroad enter country code E01*										

(Do not change the order in which household members are listed)

Member reference number →	MEMBERS OF HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (write out) →									
(SHOW CARD A16) A16. EDUCATIONAL QUALIFICATION <i>(Give the highest qualification earned)</i> STUDIO									
- none	1	1	1	1	1	1	1	1	1
- primary school certificate	2	2	2	2	2	2	2	2	2
- lower secondary school certificate	3	3	3	3	3	3	3	3	3
- vocational secondary school diploma (3 years of study).....	4	4	4	4	4	4	4	4	4
- upper secondary school diploma	5	5	5	5	5	5	5	5	5
- 3-year university degree/higher education diploma	6	6	6	6	6	6	6	6	6
- 5-year university degree.....	7	7	7	7	7	7	7	7	7
- postgraduate qualification	8	8	8	8	8	8	8	8	8
(SHOW CARD A17) <i>(For upper secondary school diploma)</i> A17. UPPER SECONDARY SCHOOL DIPLOMA TIPODIP									
- vocational college	1	1	1	1	1	1	1	1	1
- technical college	2	2	2	2	2	2	2	2	2
- liceo (classical, science or language studies).....	3	3	3	3	3	3	3	3	3
- liceo (art studies) or art college.....	4	4	4	4	4	4	4	4	4
- teacher training college.....	5	5	5	5	5	5	5	5	5
- other	6	6	6	6	6	6	6	6	6
(SHOW CARD A18) <i>(For 3-year university degree/H.E. diploma, 5-year degree or postgraduate qualification)</i> A18. 3 OR 5-YEAR DEGREE OR H.E. DIPLOMA TIPOLAU									
-mathematics, physics, chemistry, biology, science, pharmacy	01	01	01	01	01	01	01	01	01
-agricultural and 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 and town planning	05	05	05	05	05	05	05	05	05
-economics and statistics	06	06	06	06	06	06	06	06	06
-political science and sociology.....	07	07	07	07	07	07	07	07	07
-law.....	08	08	08	08	08	08	08	08	08
-arts, philosophy and languages	09	09	09	09	09	09	09	09	09
-other	10	10	10	10	10	10	10	10	10

(Do not change the order in which household members are listed)

Member reference number →	MEMBERS OF HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (write out) →									
(For upper secondary or H.E. diploma/3 or 5-year degree/postgraduate qualification) A19. FINAL MARK FOR DEGREE/DIPLOMA VOTOEDU/SUEDU SELODE	_ _ _ out of _ _ _ <input type="checkbox"/> honours	_ _ _ out of _ _ _ <input type="checkbox"/> honours	_ _ _ out of _ _ _ <input type="checkbox"/> honours	_ _ _ out of _ _ _ <input type="checkbox"/> honours	_ _ _ out of _ _ _ <input type="checkbox"/> honours	_ _ _ out of _ _ _ <input type="checkbox"/> honours	_ _ _ out of _ _ _ <input type="checkbox"/> honours	_ _ _ out of _ _ _ <input type="checkbox"/> honours	_ _ _ out of _ _ _ <input type="checkbox"/> honours
(For upper secondary diploma or H.E. diploma/3 or 5-year degree/postgraduate qualification) A20. YEAR OF DEGREE/DIPLOMA ANNOEDU	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _
(For upper secondary or H.E. diploma/3 or 5-year degree/postgraduate qualification) A21. UPPER SECONDARY SCHOOL DIPLOMA - vocational college - technical college - liceo (classical, science or language studies)..... - liceo (art studies) or art college..... - teacher-training college..... - other TIPODIP2	1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6
(For upper secondary or H.E. diploma/3 or 5-year degree/postgraduate qualification) A22. After obtaining your diploma did you attend/are you attending a university degree course? - Yes - No UNIVER	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
(If "Yes") A23. How many years did you attend/have you been attending?..... ANNIUNIVER	_	_	_	_	_	_	_	_	_

FOR HEAD OF HOUSEHOLD AND SPOUSE/PARTNER

ALL HOUSEHOLDS	HEAD OF HOUSEHOLD		SPOUSE/PARTNER	
	Father	Mother	Father	Mother
(SHOW CARD A24-A25-A26) What were the educational qualifications, employment status and sector of activity of your parents when they were your age? (If the parent was retired or deceased at that age, refer to the time preceding retirement or death. If they had more than one job, refer to the main one.) - Not known/Decline to answer/Don't know → Question A31	1 NOPCF	1 NOMCF	1 NOPCO	1 NOMCO
A24. Educational qualification: - none - primary school certificate - lower secondary school certificate - upper secondary school diploma..... - university degree - postgraduate qualification - decline to answer/don't know	STUPCF 1 2 3 4 5 6 7	STUMCF 1 2 3 4 5 6 7	STUPCO 1 2 3 4 5 6 7	STUMCO 1 2 3 4 5 6 7
A25. Employment status: - blue-collar worker..... - office worker - teacher - junior manager, official - senior manager - member of profession - employer - own-account worker - not employed - decline to answer/don't know	CONPCF 01 02 03 04 05 06 07 08 09 10	CONMCF 01 02 03 04 05 06 07 08 09 10	CONPCO 01 02 03 04 05 06 07 08 09 10	CONMCO 01 02 03 04 05 06 07 08 09 10
A26. Sector of activity (if employed): - agriculture, fisheries - industry - general government - other (commerce, crafts, other services, etc.) - decline to answer/don't know	SETPCF 1 2 3 4 5	SETMCF 1 2 3 4 5	SETPCO 1 2 3 4 5	SETMCO 1 2 3 4 5
(Question A27-A33 only if parents <u>not living</u> in household on 31 December 2006)	ANAPCF	ANAMCF	ANAPCO	ANAMCO
A27. What is your parents' year of birth?.....	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
A28. Parents' place of birth (SHOW CARD A03a) For <u>Italy</u> enter province code (SHOW CARD A03b) For <u>abroad</u> enter country code	LNASPCF* _ _ ENASPCF* _ _ _ _	LNAMCF* _ _ ENAMCF* _ _ _ _	LNAPCO* _ _ ENAPCO* _ _ _ _	LNAMCO* _ _ ENAMCO* _ _ _ _
(If born abroad) A29. Do/did your parents have Italian nationality? - Yes → Question A31 - No	CITPCF 1 2	CITMCF 1 2	CITPCO 1 2	CITMCO 1 2
A30. What is/was their nationality? (SHOW CARD A03b and enter country code)	LCITPCF* _ _ _ _	LCITMCF* _ _ _ _	LCITPCO* _ _ _ _	LCITMCO* _ _ _ _
ALL HOUSEHOLDS	VITPCF	VITMCF	VITPCO	VITMCO
A31. Were your parents still living on 31 December 2006? - Yes - No → Question A34 - Not known/decline to answer/don't know → Question A34	1 2 3	1 2 3	1 2 3	1 2 3
(If born abroad) A32. Were your parents resident in Italy on 31 December 2006? - Yes - No → Question A34 - Don't know → Question A34	IT06PCF 1 2 3	IT06MCF 1 2 3	IT06PCO 1 2 3	IT06MCO 1 2 3
A33. (If "Yes") Can you say why they moved to Italy? - their parents moved here - joined spouse - joined children - work..... - other (please specify)	MOTIVPCF 1 2 3 4 5	MOTIVMCF 1 2 3 4 5	MOTIVPCO 1 2 3 4 5	MOTIVMCO 1 2 3 4 5

	HEAD OF HOUSEHOLD	SPOUSE/PARTNER
A34. Did you have brothers or sisters (still alive) who were not residing with you on 31 December 2006? - Yes - No → Question A36	VITFCF 1 2	VITFCO 1 2
A35. (If "Yes") - number of brothers - number of sisters	NFRATCF _ _ NSORECF _ _	NFRATCO _ _ NSORECO _ _
A36. Did you have children (still alive) who were not residing with you on 31 December 2006? - Yes - No → Question A39	FIGLICF 1 2	
A37. (If "Yes") - How many children?.....	NFIGLICF _ _	
A38. (If "Yes" and if H.H. born abroad) How many children live permanently abroad?.....	NFIGLINOIT _ _	
A39. (If H.H.'s spouse/partner not present and H.H. not widowed) Do you have a spouse/partner living permanently outside Italy? - Yes - No	PARNOIT 1 2	

(Only for couples in which the woman is under 46 years of age)

We would now like to ask you some questions about possible changes in the composition of your household.

- A40. Do you plan to have (more) children in the future? **FIGLIF**
- Yes1
 - Not now, we'll think about it later2
 - No, we don't want any more children3
 - No, but we would have liked to have (more) children4

→ Go to Section B

B. EMPLOYMENT AND INCOME

(Do not change the order in which household members are listed)

Member reference number →	MEMBERS OF HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (write out) →									
B01. Was <i>(name)</i> employed <u>in 2006</u> ? That is, was he/she in paid employment? Consider the predominant situation in 2006. APQUAL <i>(If employed)</i> What was the main employment of <i>(name)</i> for the greater part of the year? (SHOW CARD B01a) <i>(If not employed)</i> What was the status of <i>(name)</i> in 2006? (SHOW CARD B01b)									
PAYROLL EMPLOYEE - blue-collar worker or similar (including employees and apprentices, homeworkers and sales assistants) - office worker - school teacher in any type of school (including teachers with term appointments, those under special contracts and similar) - junior/middle manager - senior manager, senior official, school head, director of studies, university teacher, magistrate - other <i>(please specify)</i>	01 02 03 04 05	01 02 03 04 05	01 02 03 04 05	01 02 03 04 05	01 02 03 04 05	01 02 03 04 05	01 02 03 04 05	01 02 03 04 05	01 02 03 04 05
SELF-EMPLOYED WORKER - member of profession - small employer - own-account worker/craft worker - owner or member of family business - working shareholder/partner - contingent worker on own account (regular or occasional collaborator, project worker, etc.) - other <i>(please specify)</i>	06 07 08 09 10 20	06 07 08 09 10 20	06 07 08 09 10 20	06 07 08 09 10 20	06 07 08 09 10 20	06 07 08 09 10 20	06 07 08 09 10 20	06 07 08 09 10 20	06 07 08 09 10 20
NOT EMPLOYED - first-job seeker - unemployed - homemaker - independent means - retired worker - pensioner (disability/survivor's pension/old-age welfare benefits) - student (from primary school up) - pre-school-age child - other non-employed (conscript/volunteer/disabled) - other <i>(please specify)</i>	11 12 13 14 15 16 17 18 19	11 12 13 14 15 16 17 18 19	11 12 13 14 15 16 17 18 19	11 12 13 14 15 16 17 18 19	11 12 13 14 15 16 17 18 19	11 12 13 14 15 16 17 18 19	11 12 13 14 15 16 17 18 19	11 12 13 14 15 16 17 18 19	11 12 13 14 15 16 17 18 19

LEGEND – SELF-EMPLOYED WORKERS

- **member of profession:** self-employed member of a profession or person working in the liberal arts
- **small employer:** person running own business and employing regular staff
- **own-account worker:** person running own business mainly relying on own manual work
- **owner or member of family business:** person running a business using own manual work and that of family members involved in its running
- **working shareholder/partner:** shareholder or partner who works in or manages the business
- **contingent worker on own account:** **freelance regular or occasional collaborator, project worker, associate, ancillary service provider:** quasi-employee, i.e. person working regularly for one or more employers under contract and not as payroll employee.

(Do not change the order in which household members are listed)

Member reference number →	MEMBERS OF HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (write out) →									
B02. (If <u>unemployed</u> or <u>retired worker</u>) Before retiring or becoming unemployed, what was(name)'s employment status? (SHOW CARD B02) ASNONOC PAYROLL EMPLOYEE: - blue-collar worker or similar (including employees and apprentices, homeworkers and sales assistants) 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/middle manager 04 04 04 04 04 04 04 04 04 - senior manager, senior official, school head, director of studies, university teacher, magistrate 05 05 05 05 05 05 05 05 05 - other (please specify) SELF-EMPLOYED WORKER: - member of profession 06 06 06 06 06 06 06 06 06 - small employer 07 07 07 07 07 07 07 07 07 - own-account worker/craft worker 08 08 08 08 08 08 08 08 08 - owner or member of family business 09 09 09 09 09 09 09 09 09 - working shareholder/partner 10 10 10 10 10 10 10 10 10 - contingent worker on own account (regular or occasional collaborator, project worker, etc.) 20 20 20 20 20 20 20 20 20 - other (please specify) _____									
B03. (If <u>employed</u>, <u>unemployed</u> or <u>retired</u>) Indicate the sector of activity of the company in which (name) works/worked. APSETT (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, textiles, clothing, leather products, timber, wood products, furniture, paper, chemicals, metal products, other manufactures, production and distribution of electricity, 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, warehousing and storage and communication services 05 05 05 05 05 05 05 05 05 - finance and insurance 06 06 06 06 06 06 06 06 06 - real estate and rental services, IT services, research, other professional and business activities 07 07 07 07 07 07 07 07 07 - domestic services for 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: _____

(Do not change the order in which household members are listed)

MEMBERS AGED 15 AND OVER (otherwise → Question B17)	MEMBERS OF HOUSEHOLD								
Member reference number →	H.H. 1	2	3	4	5	6	7	8	9
NAME (write out) →									
CERC									
B04. Did (name) do anything in 2006 to find employment (temporary or otherwise) or to change his/her job? - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
B05. Considering all the jobs, including temporary ones, performed up to 31 December 2006, how many employers or occupations has (name) had, including any on 31 December 2006? NESPLAV - none → Question B17 - one - more than one, please specify (N.B. If unemployed – i.e. code 12 to Question B01 - code 0 cannot be used)	0 1 _ _	0 1 _ _	0 1 _ _	0 1 _ _	0 1 _ _	0 1 _ _	0 1 _ _	0 1 _ _	0 1 _ _
B06. The jobs performed by(name) have been: EXLAV - only as a payroll employee - only as self-employed..... - both	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
B07. How old was (name) when he/she began to work? (the answer should refer to the first job performed)..... ETALAV	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _
B08. Over his/her whole working lifetime did (name) or his/her employer pay any pension contributions, even for a short period of time (and even if long ago)? CONTRIB - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
(If "Yes") B09. For how many years (including back-payments)? ACONTRIB (If less than one year) For how many months?	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
MCONTRIB									

FOR EMPLOYED MEMBERS (see Question B01), otherwise → Question B15

(If the answer to Question B05 is <u>more than one job</u> , otherwise → Question B11)									
B10. How old was (name) when he/she began the job that he/she had on 31 December 2006? ETALAV2	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _
B11. Did (name) take any days of sick leave in 2006 (apart from maternity leave)? - Yes - No, never ... → Question B13 NOMALAT	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
(If "Yes"): MALAT	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _
B12. How many days?	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _
ETAPEN	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _
B13. At what age does (name) expect to retire (or at what age did he/she retire)?	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _
B14. When (name) retires what percentage of his/her pre-retirement earned income will his/her state pension represent? Consider the state pension only and exclude any additional pensions or pension funds? COPPU	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _

(Do not change the order in which household members are listed)

Member reference number →	MEMBERS OF HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
Name (write out) →									
(For household members aged 15 and over)									
B15. Did (name) earn any income in 2006 from full or part-time, continuous or occasional payroll employment? (Read aloud)									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
(For household members aged 15 and over)									
B16. Still in 2006, did (name) earn any income from self-employment as (Read aloud)									
a) member of profession, small employer, own-account worker or contingent worker (collaboration, occasional or project contract, etc.)?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
b) owner or member of family business?									
- Yes.....	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
c) working shareholder/partner?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
ALL HOUSEHOLDS									
B17. In 2006 did (name) receive any income from retirement benefits, disability benefits, seniority pension, old-age pension, old-age welfare benefits, survivor's pension or personal pension (life annuity)?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
B18. In 2006 did (name) also receive any of the following benefits: (read aloud) (if over 15 years of age)									
a) Unemployment benefits of any kind (CIG, mobility list, ordinary unemployment) or severance pay?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
(All households)									
b) Any type of financial support from public or private bodies?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
(All households)									
c) Scholarships, gifts/cash from relatives or friends not living in the house, alimony or other income?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2

- N.B.**
- Summarise the situation of each member by circling the appropriate number next to each alternative envisaged.
 - Take into account all jobs and all pensions.
 - Complete the annexes corresponding to the numbers circled before moving on to Section C of the interview.

	ANNEXES								
• payroll employee ("Yes" to Question B15)	B1	B1	B1	B1	B1	B1	B1	B1	B1
• member of profession, small employer or own-account worker, or contingent worker on own account (regular or occasional collaboration, project contract, etc.)? ("Yes" to Question B16a)	B2	B2	B2	B2	B2	B2	B2	B2	B2
• family business (complete only one B3 for all household members) ("Yes" to Question B16b)	B3								
• working shareholder/partner ("Yes" to Question B16c)	B4	B4	B4	B4	B4	B4	B4	B4	B4
• pensioner (all types of pension) ("Yes" to Question B17)	B5	B5	B5	B5	B5	B5	B5	B5	B5
• in receipt of other income ("Yes" to Question B18)	B6	B6	B6	B6	B6	B6	B6	B6	B6

→ After completing the annexes go to Section C

N.B. The annexes must be compiled with each individual member of the household. Only in the absence of the person concerned may they be compiled with another member of the household with knowledge of the facts.

C. PAYMENT INSTRUMENTS AND FORMS OF SAVING

PAYMENT INSTRUMENTS

N.B. READ ALOUD:

ALL THE QUESTIONS THAT FOLLOW CONCERN EVERY MEMBER OF THE HOUSEHOLD. WHEN ANSWERING BEAR IN MIND NOT ONLY WHAT YOU DO BUT ALSO WHAT EVERYONE ELSE DOES.

- C01.** Did you or another member of your household have any of the following on 31 December 2006? (*Interviewer, read out one item at a time and enter codes*)
- C02.** (*If "Yes"*) How many?
- C03.** (*If "Yes"*) How many members of your household have at least one of the following? (*Interviewer, read out one item at a time and enter codes*)

	YES	NO	No. of accounts	No. of holders
a) a <u>current account</u> with a <u>bank</u> ? DEPBANC*	1	2	_ _ NDEPBANC*	_ IDEPBANC*
b) a <u>savings account</u> with a <u>bank</u> ? DEPBANR*	1	2	_ _ NDEPBANR*	_ IDEPBANR*
c) a <u>post office current account</u> ? DEPPOSC*	1	2	_ _ NDEPPOSC*	_ IDEPPOSC*
d) a <u>post office savings account</u> ? DEPPOSR*	1	2	_ _ NDEPPOSR*	_ IDEPPOSR*

N.B.

- If you do not have a current or a savings account with either a bank or the Post Office → Go to Question C22
- If you do not have a current or savings account with a bank but you do have a PO current or savings account → Enter code 999 to Question C07 and go to Question C08

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

- only one bank 1 **UNABAN**
- several banks 2 → No. of banks |_|_|_| **BANCHE**

(SHOW CARD C06)

- C06.** Which banks? (*Interviewer, for "other bank" enter the full name of the bank – multiple answers possible*) **NOMEBA1*.. 8***

Banca Commerciale Italiana (COMIT)	1	C.R. di Verona, Vicenza, Belluno e Ancona Banca - Cariverona	31
Banca di Roma/Gruppo Capitalia.....	2	Cardine Banca	32
Banca Intesa	3	Cassa di Risparmio di Firenze	33
Banca Nazionale del Lavoro	4	Cassa di Risparmio di Padova e Rovigo	34
Credito Italiano	5	Cassa di Risparmio in Bologna	35
Monte dei Paschi di Siena	6	Cassa di Risparmio di Parma e Piacenza	36
San Paolo IMI.....	7	Centrobanca-Banca centrale di credito popolare	37
Unicredit Banca/Gruppo Unicredito.....	8	Credito Bergamasco.....	38
Banca Agricola Mantovana	9	Credito Emiliano società per azioni	39
Banca Antoniana - Popolare Veneta.....	10	Deutsche Bank	40
Banca Carige Cassa di Risparmio di Genova e Imperia.....	11	Dexia Crediop	41
Banca Carime	12	Interbanca Piccole	42
Cassa di Risparmio di Torino S.p.a.....	13	Rolo Banca 1473	43
Banca delle Marche	14	Abaxbank spa	44
Banca Popolare Commercio e Industria	15	Banca Caboto S.p.a.....	45
Banca Popolare dell'Emilia Romagna.....	16	Banca d'intermediazione mobiliare Imi S.p.a	46
Banca Popolare di Bergamo - Credito Varesino	17	Banca per il Leasing spa – Italease S.p.a	47
Banca Popolare di Lodi	18	Banca per la finanza alle opere pubbliche e alle infrastrutture S.p.a ..	48
Banca Popolare di Milano	19	Banca Regionale Europea	49
Banca Popolare di Novara	20	Banche Popolari Unite S.c.r.l.....	50
Banca Popolare di Sondrio	21	Banco Bilbao Vizcaya Argentaria sa	51
Banca Popolare di Verona - Banco S. Geminiano e S. Prospero	22	Banco Popolare di Verona e Novara S.c.r.l.....	52
Banca Popolare di Vicenza S.c.r.l.	23	BNP Paribas	53
Banca Toscana	24	Calyon Corporate and Investment Bank	54
BancaIntesaBci Mediocredito	25	Capitalia S.p.a	55
Banco di Brescia S. Paolo Cab	26	Mediobanca - Banca di credito finanziario S.p.a.	56
Banco di Napoli	27	Mediocredito Centrale S.p.a	57
Banco di Sardegna S.p.a	28	1 st other bank (<i>please specify</i>)	58
Banco di Sicilia	29	2 nd other bank (<i>please specify</i>)	59
Bipop - Carire.....	30	3 rd other bank (<i>please specify</i>)	60

IF MORE THAN ONE BANK IS CIRCLED FOR QUESTION C06 OR BANK AND POST OFFICE FOR QUESTION C01 – Otherwise enter the code of the bank circled for Question C06

- C07.** Which do you use most often between (*read out the banks in C06*) and the Post Office (*if code c or d for Question C01*)?
- Bank code |_|_|_|_| or for Post Office (code 999) **NOMEBA***

C08. Regarding your main bank(read out the answer to Question C07)

How many years have you and your household used this bank? **ANNIBAN**

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

C09. Why did you choose(read out the answer to Question C07) when you and your household first decided to bank there?

(Do not prompt. Choose no more than 2 answers) **PREFBA1 ... 13**

- proximity to home 01
- proximity to work 02
- good interest rates 03
- low charges for services 04
- rapidity of banking transactions 05
- courtesy of staff 06
- quantity and variety of services offered 07
- personal acquaintance 09
- it offers Internet banking services 08
- it is the bank my employer (or my business) uses 10
- it is a large, well-known bank 11
- don't know, no particular reason 12
- other reason (*please specify*) 13

C10. Apart from your account, what other financial products/services of(read out the answer to Question C07) do you use?

SERVB1...14

(multiple answers possible)

- payment of utility bills..... 01
- payment of rent, condominium charges, etc..... 02
- payment of credit card 03
- mortgage payments and other instalments..... 04
- crediting of salary..... 05
- custody and settlement of securities..... 06
- trading of securities..... 07
- insurance policies 08
- consumer credit – personal loans..... 09
- individual portfolio management..... 10
- interactive online services 11
- online information services 12
- other..... 13
- none..... 14

Let us now talk about different payment instruments.

C11. Did you or another member of your household own at least one credit card in 2006? **CARTA**

C12. (If "Yes") How many credit cards did your household own in 2006 (not including company cards)?

- Yes 1 → No. of CREDIT CARDS |__|__| **CARTE**
- No 2 → **Question C14**

C13. How many credit card payments did your household make on average per month in 2006?

(All credit cards in the household)

- Average number of CREDIT CARD payments per month (never used=0) |__|__| **NPAGCART**
(If less than 1 payment per month)
- No. of CREDIT CARD payments in 2006 |__|__| **NPAGCAAN**

C14. Did you or another member of your household own at least one BANCOMAT/POSTAMAT debit card in 2006? **BANCOMAT**

C15. (If "Yes") How many?

- Yes 1 → No. of BANCOMAT/POSTAMAT debit cards |__|__| **NBANCOMA**
- No 2 → **Question C20**

- C16.** On average how many cash withdrawals were made per month in 2006 using a BANCOMAT/POSTAMAT card?
(All BANCOMAT/POSTAMAT cards owned by the household)
- Average number of BANCOMAT/POSTAMAT withdrawals per month (none=0) |__|__| **NPREL1** (If "none" go to question C18)
(If less than 1 withdrawal per month)
 - No. of BANCOMAT/POSTAMAT withdrawals in 2006 |__|__| **NPREL1AN**
- C17.** How much was withdrawn on average each time?
- average amount of each withdrawal €|_|_|,|_|_|_| **PRELMED1**
- C18.** In 2006 did you or members of your household use P.O.S./Pagobancomat terminals for BANCOMAT card payments at supermarkets or shops or to top up mobile phones or pay utility bills? **PAGAM4U**
- Yes 1
 - No 2 → **Question C20**
- C19.** (If "Yes") How often on average each month?
- Average number of times per month |__|__| **PAGAM4**
(If less than 1 per month)
 - No. of times in 2006 |__|__| **PAGAM4AN**
- C20.** **Excluding Bancomat/Postamat card withdrawals**, on average how many cash withdrawals per month did you or members of your household make from a bank or post office?
- No. of bank or post office withdrawals per month (none=0) |__|__| **NPREL2** (If "none" go to Question C22)
(If less than 1 per month)
 - No. of bank or post office withdrawals in 2006 |__|__| **NPREL2AN**
- C21.** How much was withdrawn on average each time?
- average amount of each withdrawal €|_|_|,|_|_|_| **PRELMED2**
- C22.** Did you or another member of your household own at least one PREPAID CARD from a bank or post office (Postapay) in 2006? **CARTAPRE**
- C23.** (If "Yes") How many prepaid cards did your household own in 2006?
- Yes 1 → No. of PREPAID CARDS |__|__| **NCARTAPRE**
 - No 2

If H.H.'s year of birth is an even number

→ Round 1

(If you own a Bancomat/Postamat card – “Yes” to Question C14)

R1.1. What is the smallest amount you withdraw using your BANCOMAT/POSTAMAT card?
 - minimum withdrawal €|_|_|_|_|_|_| **PREL1MIN**

(If you do not own a Bancomat/Postamat card – “No” to Question C14 – but have a current account with a bank or post office –“Yes” to Question C01a or C01c)

R1.2. What is the smallest amount you withdraw from the bank or post office?
 - minimum withdrawal €|_|_|_|_|_|_| **PREL2MIN**

(If you have a bank account – “Yes” to Question C01a)

R1.3. Did you (or another member of your household) write any bank cheques to make payments in 2006?
(Do not include cheques written to withdraw cash) **ASSBAN**

- Yes1
- No2 → **Question R1.5**

R1.4. *(If “Yes”)* How many cheques did your household write on average per month in 2006?
 - Average number of cheques written per month |_|_|_| **NASSBAN**

(If less than 1 cheque per month)

- No. of cheques written in 2006 |_|_| **NASSBAN2**

R1.5. Consider your household’s revenues in 2006 (wages, salaries, pensions, scholarships, alimony, income from self-employment, property and business income, etc.). **PAGENT1 ... 5**
 How were these revenues received? *(Interviewer, read out one item at a time and enter codes)*

R1.6. *(If the answer to Question R1.5 is by more than one method)* Assuming the total value of revenues in 2006 to be equal to 100, what percentage did the following methods represent ? *(Read aloud)* **QPAGENT1 ... 5**

	YES	NO
- cash	1	2 <i>(If “Yes”)</i> → _ _ _ %
- credited directly to bank or post office accounts	1	2 <i>(If “Yes”)</i> → _ _ _ %
- bank cheques or bankers’ drafts	1	2 <i>(If “Yes”)</i> → _ _ _ %
- post office money orders	1	2 <i>(If “Yes”)</i> → _ _ _ %
- other <i>(please specify)</i>	1	2 <i>(If “Yes”)</i> → _ _ _ %

N.B. The sum must be equal to 1 0 0 %

Let us now talk about financial information.

**ALL HOUSEHOLDS
 (SHOW CARD R.1.7)**

R1.7. Interest rates are now around 4%, compared with around 2.5% a year ago. In a year’s time do you expect interest rates to be ... **TASFUT**

- ... 7% or more1
- ... between 6% and 7%.....2
- ... between 5% and 6%.....3
- ... the same as now.....4
- ... between 3% and 4%.....5
- ... between 2% and 3%.....6
- ... 2% or less7
- Don’t know8
- Don’t understand the question.....9

(SHOW CARD R.1.8)

R.1.8. Over the last 20 years the Italian stock exchange has gained an average of 10% a year. In 2006 it gained around 15%. In 2007 I expect it to...

- GAIN more than 20%.....1 **BORSA**
- GAIN between 15% and 20%.....2
- GAIN between 10% and 15%.....3
- GAIN between 5% and 10%.....4
- GAIN less than 5%5
- neither gain nor lose anything.....6
- LOSE less than 10%.....7
- LOSE more than 10%.....8
- don't know.....9
- don't understand the question10

Note: Sometimes the language in which financial information is given is only understandable to experts. The aim of the following questions is to assess how easy it is to understand the information given.

(SHOW FIGURE 1 ON THE CARDS) QUIZ1

R.1.9. Suppose you receive this statement of account from your bank; can you tell me what sum of money is available at the end of May?

- amount in euros €|_|_|_|_| 1
- don't know 2

QUIZ2

R.1.10. Imagine leaving 1,000 euros in a current account that pays 1% interest and has no charges. Imagine also that inflation is running at 2%. Do you think that if you withdraw the money in a year's time you will be able to buy the same amount of goods as if you spent the 1,000 euros today?

- Yes..... 1
- No, I will be able to buy less 2
- No, I will be able to buy more 3
- Don't know 4

(SHOW FIGURE 2 ON THE CARDS)

R.1.11. This figure shows the value of two different investment funds over the last four years. Which fund do you think produced the largest return in that period? **QUIZ3**

- fund 1 1
- fund 2 2
- the funds earned the same 3
- don't know..... 4

R.1.12. Imagine leaving 1,000 euros in a current account that pays 2% annual interest and has no charges. What sum do you think will be available at the end of 2 years? **QUIZ4**

- less than 1,020 euros 1
- exactly 1,020 euros..... 2
- more than 1,020 euros..... 3
- don't know..... 4

R.1.13. Imagine you have only equity funds and stock market prices fall. Are you...? **(Read aloud) QUIZ6**

- better off..... 1
- less well off 2
- as well off as before..... 3
- don't know..... 4

R.1.14. Which of the following types of mortgage do you think will allow you from the very start to fix the maximum amount and number of instalments to be paid before the debt is extinguished? **QUIZ7**

- floating-rate mortgage..... 1
- fixed-rate mortgage..... 2
- floating-rate mortgage with fixed instalments 3
- don't know..... 4

End of ROUND 1

→ Section C

C24. How much **CASH** do you usually spend per month? **SPESECON**
 €|_|,|_|_|_|

C25. Do any members of your household use a computer (at home, at work or elsewhere)? **COMPUSA**
 - Yes 1
 - No 2 → **Question C32**

C26. Did your household have a computer at home in 2006? **COMPCASA**
 - Yes 1
 - No 2

C27. Do any members of your household use the Internet (or e-mail) at home or elsewhere? **INTERNET**
 - Yes 1
 - No 2 → **Question C32**

C28. Did anyone buy any goods or services or make any bookings on the Internet in 2006 (e.g. by credit card or bank transfer)? **EBUY**
 - Yes 1 → **Question C30**
 - No 2

(If you did not make any purchases or bookings via the Internet)
EBUYNO1..7

C29. Why didn't you buy anything on the Internet? *Multiple answers possible – do not prompt*

- because I want to see the goods first.....	1	} → Question C32
- fear of payment fraud	2	
- because the service is complicated.....	3	
- I didn't know you could	4	
- fear of not receiving the goods	5	
- because delivery charges are too high.....	6	
- other (<i>please specify</i>)	7	

C30. How many Internet purchases/bookings were also paid for via the Internet? **NEBUY**
 - No. of Internet payments (none=0) |_|_|_|
(If no payments made via the Internet → Question C32)

C31. How did you pay for the goods? *(Interviewer, read out one item at a time – multiple answers possible)*
EPAG1..6

- credit card.....	1
- prepaid card	2
- direct debit on bank account via bank's own website	3
- bank transfer of funds from current account by off-line payment instructions to own bank.....	4
- e-money	5
- other (<i>please specify</i>)	6

C32. Did you or another member of your household do business with banks or financial intermediaries by telephone or computer in 2006?
COLDIS
 - Yes 1
 - No 2 → **Question C35 or 2nd Round if H.H.'s year of birth is an odd number**

C33. *(If "Yes") Which? (Interviewer, read out one item at a time and enter codes – multiple answers possible)* **MCOLDIS1..4**

- phone banking	1
- mobile phone banking (WAP, SMS).....	2
- Internet banking.....	3
- by personal computer using software provided by the bank	4

C34. *(If "Yes")* Did you use this method only for information about your account (balance, cleared cheques) or to make payments as well?
COLDISCC
 - only for information about my account
 1 || - to make payments as well | 2 |

If H.H.'s year of birth is an odd number → Round 2

I would now like to ask your opinion about some **general matters**.

R2.1. Considering all aspects of your life, how happy would you say you are? Give a score from 1 to 10, 1 meaning "Very unhappy", 10 meaning "Very happy" and the values in between representing intermediate states **HAPPY**

Very unhappy												Very happy
1	2	3	4	5	6	7	8	9	10			

R2.2. Please say how much, on a scale from 1 to 10, you agree with the following statements, 1 meaning "Disagree completely" and 10 meaning "Agree completely". **AFF1- AFF16**

- Success comes from hard work |_|_|
- Poor people are lazy |_|_|
- Luck is important in life |_|_|
- Your family background is crucial |_|_|
- Men and women have the same chances of success |_|_|
- Competition encourages people to work harder |_|_|

R2.3. Again on a scale from 1 to 10, how much do you agree with the following statements describing what should happen in an perfect world? **OP1- OP6**

- Those who work hardest should be wealthier than the rest..... |_|_|
- Everyone should have at least enough to live on |_|_|
- The state should make sure there is virtually no inequality |_|_|
- Death duties should be high |_|_|
- Tasks should be shared equally by men and women |_|_|
- Immigrant workers should have the same rights as Italian workers |_|_|

(If not working go to Question C35)

(For member of profession, own-account worker or contingent worker: codes 6, 8 or 20 to Question B01, otherwise go to Question R2.7)

R2.4. Do you work for just one firm/client or for several?

- only one firm/client..... 1 **SOLAZ**
- several firms/clients 2
- no answer 3

R2.5. Is it usually you who decides where you work or do you have to work at the firm's/client's premises?

- I decide where I work..... 1 **DOVELAV**
- I have to work at the firm's/client's premises 2
- no answer 3

R2.6. Do you choose your own working hours or do you have to observe those of the firm/client you work for?

- I choose my own working hours 1 **ORARIO**
- I have to observe the firm's/client's hours 2
- no answer 3

For payroll employee (codes 1-5 to Question B01) or own-account worker working for just one firm/client (code 1 to Question R2.4) at their premises (code 2 to Question R.2.5) and observing their working hours (code 2 to Question R2.6), otherwise go to Question R2.17

R2.7. Have you changed employer or type of work in the last two years?

- Yes 1 **CAMBIO**
- No 2 → Question R2.11

R2.8. Have you also moved house?

- Yes 1 **DOMICIL**
- No 2

R2.9. What have you changed? **(Read aloud) CAMBIOT**

- employer and type of work 1
- employer but not type of work 2
- type of work but not employer 3

R2.10. Was the change? **(Read aloud) CAMBIOVOL**

- voluntary (for instance to take up a better job) 1
- involuntary (for instance because you were dismissed or the company closed) 2

R2.11. How satisfied are you (on a scale from 1 to 10) with your present job? **SODLAV**

Very unsatisfied	1	2	3	4	5	6	7	8	9	10	Very satisfied
------------------	---	---	---	---	---	---	---	---	---	----	----------------

R2.12. How likely is it, on a scale from 1 to 10, that you will be working for another employer in six months' time ("1" meaning you are sure you won't change employer and "10" meaning you are sure you will) ? **CAMBIOPROB**

Sure I won't change employer	1	2	3	4	5	6	7	8	9	10	Sure I will change employer
------------------------------	---	---	---	---	---	---	---	---	---	----	-----------------------------

R2.13. If you were to leave your job, how difficult/easy would it be for your employer to find a replacement (on a scale from 1 to 10)? **EQUIVAL**

Very difficult	1	2	3	4	5	6	7	8	9	10	Very easy
----------------	---	---	---	---	---	---	---	---	---	----	-----------

R2.14. If you were to lose your job, how difficult/easy would it be for you to find a similar job in terms of salary and overall quality (on a scale from 1 to 10)? **IMPORT**

Very difficult	1	2	3	4	5	6	7	8	9	10	Very easy
----------------	---	---	---	---	---	---	---	---	---	----	-----------

R2.15. Last year, by which of the following means did you acquire skills to improve your job performance? (Show card R2.15). No more than two answers **CANALE1-CANALE5**

- informal contacts with colleagues in the same firm 1
- informal contacts with colleagues from other firms 2
- training provided by the firm 3
- private training at own expense 4
- I did not acquire any skills 5

R2.16. If you were to leave your present employer, could the skills you have acquired be used in another job? **TRASFER**

- Yes, absolutely 1
- Yes, but only in part 2
- No 3

(ALL EMPLOYED PERSONS)

R2.17. Do you think your educational qualification is appropriate for the job you do? **STUDADE**

- Yes 1
- No, I do things that require a higher qualification 2
- No, I do things that require a lower qualification 3

R2.18. Are the subjects you studied useful for the job you do? **TSTUDADE**

- Yes, absolutely 1
- Yes, but only in part 2
- No 3

R2.19. In your opinion, does your job demand....? (Read aloud) **ESPER**

- more work experience than you have 1
- less work experience 2
- the same amount of work experience 3

R2.20. (If you have had more than one job in your lifetime – not code 0 or 1 to Question B05)

Did you gain your previous experience in the same field you work in now?

- Yes 1 **ESPESET**
- No 2

R2.21. Comparing yourself with other people in Italy who perform the same job, how specialised is your work (on a scale from 1 to 10)?

Not at all specialised	1	2	3	4	5	6	7	8	9	10	Highly specialised
------------------------	---	---	---	---	---	---	---	---	---	----	--------------------

SPECIALIZ

End of ROUND 2

➔ Section C cont.

FORMS OF SAVING

(SHOW CARD C35)

- C35.** This is a list of forms of saving. Have you or another member of your household ever held any of them at any time? **VIT_A1 ... H**
(For each form of saving enter code 1=Yes in column C35 if the answer is "have held" and code 2=No if the answer is "have never held")

(For each form of saving held at some time)

- C36.** Did your household have (form of saving) on 31 December 2006? **POS_A1 ... H**
(enter code 1=Yes or 2=No in column C36)

(SHOW CARD C37)

(For each form of saving held on 31 December 2006)

- C37.** What was the amount on 31 December 2006? Answer with one of the ranges on this card. **CLA_A1 ... H**
(enter the code for the range of amount in column C37)

(For each form of saving held on 31 December 2006)

- C38.** Can you tell us the approximate amount on 31 December 2006? **AMM_A1 ... H**
(enter the amount in column C38)
(Interviewer, in the event of a refusal to answer go to question C39, otherwise go to question C40)

(If no amount given)

- C39.** Could you at least tell us whether the amount held by your household was closer to (lower bound), to (upper bound) or about half way between the two? **SCL_A1 ... H**
(Interviewer, enter the code: I=lower, C=middle, S=upper in column C39)

! FOR EXTERNAL USERS THE DISTINCTION BETWEEN BANK AND POSTAL DEPOSITS IS NO LONGER AVAILABLE. FOR DETAILS SEE THE DOCUMENTATION FOR THE MICRODATA

FORMS OF SAVING		Held during lifetime		Held on 31 December 2006		Size range of holding on 31 December 2006	Holding on 31 December 2006		Position in the interval (**) on 31 December 2006
		(C35) (card C35)		(C36)			(C38)		
		Yes	No	Yes	No	(C37) (card C37)			
A	BANK ACCOUNTS, CERTIFICATES OF DEPOSIT, REPOS								
	A1	Current account with a bank	1	2	1	2		€ _ , _ _ _ , _ _ _	I C S
	A2	Savings account with a bank (tied or otherwise)	1	2					
	A3	- registered			1	2		€ _ , _ _ _ , _ _ _	I C S
	A4	- bearer			1	2		€ _ , _ _ _ , _ _ _	I C S
	A5	Certificates of deposit	1	2	1	2		€ _ , _ _ _ , _ _ _	I C S
	A6	Repos ^(*)	1	2	1	2		€ _ , _ _ _ , _ _ _	I C S
B	POST OFFICE ACCOUNTS								
	B1	PO current account or savings account	1	2	1	2		€ _ , _ _ _ , _ _ _	I C S
	B2	PO savings certificates	1	2	1	2		€ _ , _ _ _ , _ _ _	I C S
C	ITALIAN GOVERNMENT SECURITIES								
	C1	BOTs (T-bills)	1	2	1	2		€ _ , _ _ _ , _ _ _	I C S
	C2	CCTs (T-certificates)	1	2	1	2		€ _ , _ _ _ , _ _ _	I C S
	C3	BTPs (T-bonds)	1	2	1	2		€ _ , _ _ _ , _ _ _	I C S
	C4	CTZs (zero coupon)	1	2	1	2		€ _ , _ _ _ , _ _ _	I C S
	C5	Other (CTEs, CTOs etc.)	1	2	1	2		€ _ , _ _ _ , _ _ _	I C S
D	BONDS, SHARES OF ITALIAN INVESTMENT FUNDS								
	D1	Bonds	1	2	1	2		€ _ , _ _ _ , _ _ _	I C S
	D2	Investment funds	1	2					
	D3	- equity funds			1	2		€ _ , _ _ _ , _ _ _	I C S
	D4	- balanced equity funds			1	2		€ _ , _ _ _ , _ _ _	I C S
	D5	- balanced bond funds			1	2		€ _ , _ _ _ , _ _ _	I C S
	D6	- balanced funds							
	D7	- bond funds			1	2		€ _ , _ _ _ , _ _ _	I C S
	D8	- money market funds			1	2		€ _ , _ _ _ , _ _ _	I C S
	D9	- flexible funds			1	2		€ _ , _ _ _ , _ _ _	I C S
	D10	Indexed funds (ETF,ILF)			1	2		€ _ , _ _ _ , _ _ _	I C S
E	ITALIAN SHARES		1	2					
	E1	Shares in listed companies (at their market value on 31 December 2006)			1	2		€ _ , _ _ _ , _ _ _	I C S
	E2	of which in privatised companies (Comit, Credit, INA, IMI, Eni, Telecom, Enel, BNL, ACEA, ...)			1	2		€ _ , _ _ _ , _ _ _	I C S
	E3	Shares in unlisted companies (at their estimated realisable value on 31 December 2006)			1	2		€ _ , _ _ _ , _ _ _	I C S
	E4	Shares in private companies - srl (at their estimated realisable value on 31 December 2006)			1	2		€ _ , _ _ _ , _ _ _	I C S
	E5	Shares in partnerships (at their estimated realisable value on 31 December 2006) (***)			1	2		€ _ , _ _ _ , _ _ _	I C S
F	MANAGED PORTFOLIOS^(*)		1	2	1	2		€ _ , _ _ _ , _ _ _	I C S
G	FOREIGN SECURITIES (ISSUED BY NON-RESIDENTS)		1	2					
	G1	Bonds, govt. securities and investment funds			1	2		€ _ , _ _ _ , _ _ _	I C S
	G2	Shares			1	2		€ _ , _ _ _ , _ _ _	I C S
	G3	Other			1	2		€ _ , _ _ _ , _ _ _	I C S
H	LOANS TO COOPERATIVES		1	2	1	2		€ _ , _ _ _ , _ _ _	I C S

(*) Interviewer, N.B. avoid double counting - (**) I=lower, C=middle, S=upper.

(***) Do not include shares in companies in which the H.H. or other household members work.

(SHOW CARD C40)

C40. How would you describe your attitude when you manage your financial investments? Are you someone who looks for **RISFIN**

- VERY HIGH returns, regardless of a HIGH risk of losing part of your capital? 1
- a GOOD return, with REASONABLE security for your invested capita? 2
- a REASONABLE return, with a GOOD degree of security for your invested capital? 3
- LOW returns, WITHOUT any RISK of losing your capital? 4

(SHOW CARD C41)

C41. Let us now talk about debts (i.e. loans, mortgages, consumer credit, etc.) taken out to cover the needs of the house and of the household (do not include debts connected with your business). At the end of 2006 did your household have debts with banks or financial companies or for instalment payments? (**Read aloud and enter codes**)

(If "Yes") What was their amount? Consider the whole amount of debt outstanding on 31 December 2006.

DEBITA...E TDEBITA ... E

	YES	NO	AMOUNT
a) debts for the purchase or renovation of <u>buildings</u> ?	1	2	(If "Yes") → € _ , _ , _ , _ , _ , _
b) debts for the purchase of <u>tangible goods</u> (jewellery, gold, etc.)?	1	2	(If "Yes") → € _ , _ , _ , _ , _ , _
c) debts for the purchase of <u>motor vehicles</u> (car, etc.)?	1	2	(If "Yes") → € _ , _ , _ , _ , _ , _
d) debts for the purchase of <u>furniture, household appliances, etc.</u> ?	1	2	(If "Yes") → € _ , _ , _ , _ , _ , _
e) debts for the purchase of <u>non-durable goods</u> (holidays, fur coats, other)?	1	2	(If "Yes") → € _ , _ , _ , _ , _ , _

If debts were contracted to purchase motor vehicles/furniture, household appliances/non-durable goods ("Yes" to Question C41 c,d,e), ask Question C42-C46 otherwise go to Question C47.

C42. Regarding these debts, do you remember what the interest on them is, including all charges (APRC)?

If more than one debt has been contracted for the same item, refer to the largest. **TAXC..TAXE**

- c) debts to buy motor vehicles (car, etc.) |_|_| %
- d) debts to buy furniture, household appliances, etc. |_|_| %
- e) debts to buy non-durable goods (holidays, fur coats, etc.) or for other reasons |_|_| %

TAXVC..TAXVE

Or, approximately	Motor vehicles	Furniture, household appliances, etc..	Non-durables, other
- less than 6%	1	1	1
- between 6% and 9%	2	2	2
- between 9% and 12%	3	3	3
- between 12% and 15%	4	4	4
- 15% or more	5	5	5

C43. How much do you spend per year on payments of loan instalments ?

If more than one debt has been contracted for the same item, refer to the largest.

RATAC..RATAE
AMOUNT

- c) debts to buy motor vehicles (car, etc.) € |_|,|_|,|_|,|_|,|_|,|_|
- d) debts to buy furniture, household appliances, etc. € |_|,|_|,|_|,|_|,|_|,|_|
- e) debts to buy non-durable goods (holidays, fur coats, etc.) or for other reasons € |_|,|_|,|_|,|_|,|_|,|_|

C44. Who gave you the loan? **CHIFINC-CHIFINE:**

If more than one debt has been contracted for the same item, refer to the largest.

	Motor vehicles	Furniture, household appliances, etc.	Non-durables, other
- the same bank where you have your account.....	1	1	1
- the only lender suggested by the shop where you bought the goods	2	2	2
- one of the lenders suggested by the shop where you bought the goods.....	3	3	3
- another lender	4	4	4

C45. Why did you choose that lender? (**Interviewer, read out the choice of answers**) **MOTFINC-MOTFINE**

	Motor vehicles	Furniture, household appliances, etc.	Non-durables, other
- it was the only lender that would grant the loan	1	1	1
- the financial terms were better than those offered by other lenders	2	2	2
- the non-financial terms were better than those offered by other lenders (e.g. faster disbursement time).....	3	3	3
- it was the first lender I contacted	4	4	4

C46. Regarding the largest loan taken out for the purchase, in instalments, of one of the goods above, were you offered special terms for payment by instalment (e.g. interest free or discount on the price compared with cash payment)? **FINAG**

- Yes..... 1
- No 2

C47. On 31 December 2006 did your household have any credits/debts with friends or relatives not residing in the same house/flat?

CREDIT/DEBIT (If "Yes") For how much? **TCREDIT/TDEBIT**

	YES	NO	AMOUNT
- credits	1	2	(If "Yes")→ € _ , _ _ _ _ _ _ _ _ _ _ _ _ _ _
- debts	1	2	(If "Yes")→ € _ , _ _ _ _ _ _ _ _ _ _ _ _ _ _

C48. Did your household apply to a bank or financial company for a loan or mortgage in 2006?

- Yes..... 1
- No 2 → Question C51 **MUTUOR**

C49. Was the request granted in full, in part, or rejected? **MUTUOE**

- granted in full 1 → End of Section
- granted in part..... 2
- rejected 3

C50. What reason was given for the rejection (or partial rejection)? **MUTUORIF**

- no real or personal security 1
 - Central Credit Register report..... 2
 - other reasons 3
- } → End of Section

C51. (If "No" to Question C48) Did you or another member of your household consider applying to a bank or financial company for a loan or mortgage in 2006 but change your mind because you thought the application would be rejected?

- Yes..... 1 **MUTUORIC**
- No 2

→ Go to Section D

D. PRINCIPAL RESIDENCE AND OTHER PROPERTY

(Questions D01 to D28 refer to the household's residence on 31 December 2006, if different from the current residence)

D01. When did your household first come to live here?

- Year | | | | | **ANABIT**

(SHOW CARD D02)

D02. Your household's home on 31 December 2006 was.....?

(Read aloud) **GODABIT**

- owned by the household 1 → Question D03
 - rented or sublet 2 → Question D17
 - occupied under redemption agreement 3 → Question D03
 - occupied in usufruct 4
 - occupied free of charge, i.e. lent by friends or relatives or given in exchange for services such as caretaking, cleaning and so on..... 5
- } → Question D19

(If owned by household or occupied under redemption agreement, codes 1 or 3 to Question D02)

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

- Yes 1 → Question D05
- No 2 **UNIPRO**

D04. What share does your household own?

- | | | | % **QUOPRO**

D05. In what year did the household acquire ownership of the dwelling?

- Year | | | | | **ANPOSS**

D06. Which member(s) of the household own(s) the dwelling?

(N.B. Use the member reference numbers from Section A - Composition of household)

- owner(s) (enter member reference number)

PRO1 ... 9

| | | | | | | | | |

(SHOW CARD D07)

D07. How did the household acquire ownership of the dwelling?

- purchased from private individual 1
- purchased from private firm/organisation (e.g. construction company, etc.) 2
- purchased from public-sector firm/agency (e.g. pension fund) 3
- inherited..... 4 → Question D20
- part purchased/part inherited 5
- received as a gift 6 → Question D20
- built by family/in a cooperative with others 7
- other 8 **POSS**

(If code 7 to Question D07 refer to the cost of building the dwelling)

D08. What was the purchase price of the dwelling?

- € | | | | | | | | | | **IMPACQ**

If the household incurred debts to purchase or renovate property ("Yes" to Question C31a) ask Question D09, otherwise go to Question D20

D09. In 2006 did you make payments on a loan for the purchase of this dwelling? **MUTUOAB**

- Yes 1
- No 2 → Question D20

D10. How much did you pay in principal and interest on the loan in 2006?

TMUTUOAB

€ | | | | | | | | | | in 2006

D11. What was the balance still owing on 31 December 2006 ?

TMUTUOAB2

€ | | | | | | | | | |

D12. Was the loan subsidised?

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

D13. What was the initial amount of the loan? **MUTUOIN**

- € | | | | | | | | | |

D14. What is the total duration of the loan?

- | | | | years **MUTUODU**

D15. Is the interest rate fixed, floating or zero? **TIPOTAX**

D16. (If fixed or floating rate) What is the interest rate?

Interest rate (in 2006) **TAXFIS**

- fixed rate..... 1 → | | | | | | | | | | %
- floating rate 2 → | | | | | | | | | | %
- zero interest rate 3 **TAXVAR**

→ Go to Question 20

(If rented or sublet, code 2 to Question D02)

D17. What was your monthly rent in 2006, excluding condominium charges, heating and other expenses?

€ | | | | | | | | | | per month **TFITTO**

(If rented or sublet, code 2 to Question D02)

D18. Is your rental agreement ... ? (Read aloud, one answer only)

TIPOAFF

- rent-controlled 1
- in derogation of rent control 2
- non-resident let/office 3
- informal/friendly arrangement 4
- welfare rent (*canone sociale*) 5
- council housing (*case popolari*) 6
- other 7

(If rented or sublet, in usufruct or free of charge, codes 2, 4 or 5 to Question D02)

D19. Who owned the household's dwelling on 31 December 2006?

PROPRIET

- parents 1
- children 2
- other relatives..... 3
- other private individuals 4
- private company 5
- pension fund (INPS/INAIL, etc.) 6
- IACP, town, province, region 7
- other public body 8
- other (*please specify*) 9

(If owned, occupied under redemption agreement, in usufruct or free of charge, codes 1, 3, 4 or 5 to Question D02)

D20. Imagine you wanted to let your house/flat, what monthly rent do you or your household think could be charged? Do not include condominium charges, heating or other expenses.

€|_|_|_|,|_|_|_| per month

TFITIMP

ALL HOUSEHOLDS

D21. Where is the house/flat located?

(Read aloud, one answer only)

UBIC1

- isolated area, countryside 1
- outskirts of town 2
- between outskirts and centre 3
- centre 4
- other..... 5
- village 6

D22. How do you rate the area in which the house/flat is located?

(Read aloud, one answer only)

UBIC2

- upscale 1
- run-down 2
- neither upscale nor run-down 3
- other (please specify) 4

D23. How do you rate the house/flat?

(Read aloud, one answer only)

CATABIT

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

D24. How large (in square metres) is the house/flat? (Consider the usable area)

|_|_|_|_| sq.m.

SUPAB

D25. When was the building constructed?

year |_|_|_|_|

ANCOSTR

D26. How many bathrooms does the house/flat have?

BAGNI

- 1 bathroom. 1
- 2 or more bathrooms..... 2
- none 3

D27. Does the house/flat have a (own or centralised system) heating system? RISCALD

- Yes 1
- No 2

D28. In your opinion, how much is your house/flat worth(unoccupied)? In other words, what price could you ask for it (including any cellar, garage or attic)?

Please give your best estimate.

- a total of:

€ |_|_|_|,|_|_|_|,|_|_|_| VALABIT

ALL HOUSEHOLDS

D29. Did your household take a holiday or short break in Italy or abroad in 2006?

VAC

- Yes 1
- No 2

→ Question D31

(If "Yes")

D30. Where did you stay? (*multiple answers possible*) **VACDOV1 .. 3**

- Hotel, camping site, self-catering 1
- Own property 2
- House owned by others 3

→ Interviewer, bear the answer in mind when completing Annex D1

(SHOW CARD D31)

D31. Did you or another member of your household own (either outright, under a redemption agreement, in remainder) other houses, premises (shops, offices, garages) or agricultural or non-agricultural land, either in Italy or abroad, on 31 December 2006? (If "Yes") How many?
(Interviewer, read out one item at a time and enter codes)

(Interviewer, check answers to Question 12 in Annex B2 and Question 11 in Annex B3)

TYPE OF PROPERTY	OWNERSHIP	No. BUILDINGS/LAND OWNED	
a) <u>Other dwellings</u> owned (not including the household's home) <u>holiday</u> properties, <u>lettings</u> , property <u>lent</u> to friends or relatives, used for <u>business purposes</u> or <u>given in usufruct</u> ?	ALTRAB	NALTRAB	} <i>Fill in a column of ANNEX D1 for each property owned (after completing Question D31)</i>
	- Yes 1 →		
- No 2			
b) <u>Other premises</u> or buildings (shops, offices, hotels, warehouses, garages, parking places, sheds)?	ALTRFAB	NALTRFAB	
	- Yes 1 →		
- No 2			
c) <u>Agricultural land</u> (adjoining or separate from house, for agricultural use)?	TERAGR	NTERAGR	
	- Yes 1 →		
- No 2			
d) <u>Non-agricultural land</u> (with or without buildings)? 1 2	TERNAGR	NTERNAGR	
	- Yes 1 →		
- No 2			

D32. During 2006 did your household make advance payments on property (all types, including non-residential property) that it does not yet own?

ANTIC

D33. (If "Yes") How much did you pay in 2006?

- Yes 1 → € | | | | , | | | | , | | | | Amount paid in 2006 **ANTICIPI**
- No 2

PROPERTY OWNERS (principal residence and other properties)

D34. Considering all properties owned by your household, did you (or your household) incur expenses for extraordinary maintenance in 2006? Extraordinary maintenance expenses are those related to extensions, improvements, renovation, repair, refurbishment, exteriors, etc.

D35. (If "Yes") How much did you spend?

	MANSTRA EXPENSES	TMANSTRA AMOUNT
a) extraordinary maintenance of <u>principal residence</u>	- Yes 1 - No 2	→ € , ,
b) extraordinary maintenance of <u>other properties</u> (other dwellings and buildings)	MANSTR2 - Yes 1 - No 2	TMANSTR2 → € , ,

→ Go to Section E

E. NON DURABLE AND DURABLE CONSUMER GOODS

(SHOW CARD E01)

- E01.** Did you (or your household) buy any of the following in 2006? (*Interviewer, read out one item at a time and enter codes*)
E02. (*If "Yes"*) What is the total value of the objects bought? (Even if they were not paid for in full)

	YES	NO		Value of objects purchased in 2006 (paid for or not)
	ACQUI1	...3		ACQUISA ... C
- valuables (jewellery, ancient or gold coins, works of art, antiques including furniture)	1	2	(<i>If "Yes"</i>) →	€ _ _ _ , _ _ _ , _ _ _
- means of transport (cars, motorcycles, caravans, motor boats, boats, bicycles)	1	2	(<i>If "Yes"</i>) →	€ _ _ _ , _ _ _
- furniture, furnishings, household appliances and sundry equipment (furniture, furnishings, rugs and carpets, lamps, small household appliances, washing machine, dishwasher, vacuum cleaner, floor polisher, TV, PC, fridge, cooker, heater, air conditioner, radio, video-recorder, CD player, HI-FI equipment, mobile phone, fax machine, camera, camcorder, etc.)	1	2	(<i>If "Yes"</i>) →	€ _ _ _ , _ _ _

- E03.** Did you (or your household) sell any of the following in 2006? (*Interviewer, read out one item at a time and enter codes*)
E04. (*If "Yes"*) What was the total value of the objects sold (i.e. the amount received)?

	YES	NO		Value of objects sold in 2006
	VEND1	... 2		VENDA ... B
- valuables (jewellery, ancient or gold coins, works of art, antiques including furniture)	1	2	(<i>If "Yes"</i>) →	€ _ _ _ , _ _ _ , _ _ _
- means of transport (cars, motorcycles, caravans, motor boats, boats, bicycles)	1	2	(<i>If "Yes"</i>) →	€ _ _ _ , _ _ _

(SHOW CARD E05)

- E05.** Can you give an estimate, even a rough one, of the value of all the goods owned by the household at the end of 2006 in the following categories: valuables, means of transport, furniture/furnishings/household appliances?
(Interviewer, prompt if necessary) Think of what you would have received if you had sold them in 2006.

				Estimated total value on 31 December 2006
- valuables (jewellery, ancient or gold coins, works of art, antiques including furniture)			JWOVAT	€ _ _ _ , _ _ _ , _ _ _
- means of transport (cars, motorcycles, caravans, motor boats, boats, bicycles)			JWDURAT1	€ _ _ _ , _ _ _
- furniture, furnishings, household appliances and sundry equipment (furniture, furnishings, rugs and carpets, lamps, small household appliances, washing machine, dishwasher, vacuum cleaner, floor polisher, TV, PC, fridge, cooker, heater, air conditioner, radio, video-recorder, CD player, HI-FI equipment, mobile phone, fax machine, camera, camcorder, etc.)			JWDURAT2	€ _ _ _ , _ _ _

E06. Did you or anyone in your household pay maintenance (*see Question A09*) or make similar payments (including gifts) to relatives or friends not living with the household?

(If "Yes") What was the amount of the payments?

	YES	NO	Amount of payments in 2006
	CONTRA	... C	ACONTRA ... C
- maintenance	1	2	(If "Yes") → € _ _ _ , _ _ _
- RECURRENT financial contributions to relatives or friends (e.g. rental, monthly allowance, etc.)	1	2	(If "Yes") → € _ _ _ , _ _ _
- OCCASIONAL financial contributions to relative or friends (e.g. on marriage, graduation, special occasions)	1	2	(If "Yes") → € _ _ _ , _ _ _

E07. (If "Yes" to recurrent contributions) How much of the RECURRENT financial contributions goes to relatives living abroad?

RIMESSE

(if nothing enter 0)

|_|_|_| %

(SHOW CARD E08)

E08. You said that your household spends approximately... in cash per month. (*answer to Question C24*). How much did your household spend on average per month in 2006, in cash, by credit card, cheque or Bancomat card, on all consumer goods? Consider all spending, for both food and non-food, and **exclude** only the following items:

- purchases of valuables, cars, maintenance, allowances (as above)
- extraordinary maintenance of dwelling
- rental of dwelling
- mortgage instalments
- life insurance premiums
- contributions to private pension funds

average monthly spending on all consumption

€ |_|_|_|,|_|_|_|

per month in 2006

CONS

E09. What, instead, is your average monthly expenditure on **food alone**? This includes spending on food in supermarkets and the like and spending on meals eaten regularly outside the home.

average monthly spending on food

€ |_|_|_|,|_|_|_|

per month in 2006

JCONSAL

(N.B. Check against income declared by interviewee.)

E10. In your opinion, how much does a household like yours need per month in order to live reasonably comfortably but not in luxury? **POVLIN**

€ |_|_|_|,|_|_|_| per month

E11. Is your household's income sufficient to see you through to the end of the month?

CONDGEN

(Interviewer, read out the answers)

- with great difficulty 1
- with difficulty 2
- with some difficulty..... 3
- fairly easily 4
- easily..... 5
- very easily..... 6

(Only for households with children aged 0 to 3; if several children are present, refer to the eldest, otherwise go to end of Section)

- E12.** Is the child looked after outside the home, for example at a day nursery?
 - Yes.....1 → Question E14
NIDO
 - No, we look after the child ourselves2 → Question E13
 - No, the grandparents look after the child.....3 → Question E13
 - No, other people look after the child (baby-sitter, friends,..).....4 → Question E13

E13. What were the main considerations that led you to decide not to send your child to a day nursery?
Interviewer, do not prompt. No more than two answers.

- NONIDO1-NONIDO9**
- fixed hours 1
 - expense 2
 - distance from home 3
 - shortage of places 4
 - unhappy about the quality of the contribution to the child's development 5 → END OF SECTION
 - poor quality of developmental programmes and/or staff 6
 - we prefer to follow the child's development ourselves..... 7
 - parents/grandparents available to look after the child 8
 - other (please specify) 9

E14. (If "Yes" to Question E12) How many hours a day? |_|_|

ORENIDO

E15. (If "Yes" to Question E12) How much does the nursery cost per month? € |_|,|_|_|_| **COSTONIDO**

E16. (If "Yes" to Question E12) Please rate your satisfaction with each of the following services offered by the day nursery on a scale from 1 to 10, where 1 is not satisfied at all and 10 is completely satisfied?

SOD1-SOD5

- Flexibility of daily opening hours |_|_|
- Availability of service throughout the year..... |_|_|
- Quality of meals..... |_|_|
- Quality of staff |_|_|
- Quality of facilities available for the children |_|_|

→ Go to Section F

F. FORMS OF INSURANCE

Life insurance

F01. Did you or another member of your household have a life insurance policy in 2006? Include only policies that make a lump sum payment in the event of the policy-holder's death. Do not include insurance policies that also provide an annuity or pension.

- Yes.....1
 - No2 → **Question F06 ASS1**

F02. How many life insurance policies did your household have in 2006? No. of life insurance policies **NASS1**

	1 st policy	2 nd policy	3 rd policy	4 th policy	5 th policy
<i>(Ask Questions F03 to F05 for each life insurance policy the household had in 2006)</i>	ASS1C1 ...5				
F03. Member insured (policy-holder) (Member reference number – Section A – Composition of household)→	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
F04. In what year did the policy start?....	<input type="text"/> ASS1A1 ... 5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
F05. How much did your household pay for each policy in 2006?	ASS1S1 ... 5 € <input type="text"/> , <input type="text"/>	€ <input type="text"/> , <input type="text"/>	€ <input type="text"/> , <input type="text"/>	€ <input type="text"/> , <input type="text"/>	€ <input type="text"/> , <input type="text"/>

Health insurance (accident and sickness)

F06. Did you or another member of your household have private health insurance (accident and sickness) in 2006? **ASS4**

- Yes 1
 - No 2 → **Question F10**

F07. How many health insurance policies did your household have in 2006? **NASS4**

(Interviewer, use one column for each policy)

	1 st policy	2 nd policy	3 rd policy	4 th policy	5 th policy
ASS4C11 ... 19 .. ASS4C51 ... 59	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F08. Which members of your household did the policy cover in 2006? (Member reference number(s) – Section A – Composition of household)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
ASS4S1 ... 5					
F09. How much did your household pay for this policy in 2006?	€ <input type="text"/> , <input type="text"/>	€ <input type="text"/> , <input type="text"/>	€ <input type="text"/> , <input type="text"/>	€ <input type="text"/> , <input type="text"/>	€ <input type="text"/> , <input type="text"/>

Private pensions, life annuities and life insurance investments

F10. In 2006 did you or another member of your household pay into a pension or life insurance fund providing a private (or additional) pension, a life annuity or a lump sum in the future (e.g. under children's saving plans)? **ASS2**

- Yes 1
 - No 2 → **Question F19**

F11. How many private (additional) pension funds, life annuities or life insurance investments did your household have in 2006?

No. of pensions, annuities, etc. |__| **NASS2**

<i>(Ask Questions F12 to F18 for each pension, annuity or life insurance investment of household in 2006)</i>	1 st policy	2 nd policy	3 rd policy	4 th policy	5 th policy
F12. Member covered by fund (policy-holder) <i>(N.B. Member reference number from Section A - Composition of household) →</i>	ASS2C1 ...5 __	__	__	__	__
F13. What type of fund was it? <i>(Read aloud)</i> - individual - group, but paid entirely by the policy-holder - group, with employer contribution - don't know	ASS2G1 ... 5 1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
ASS2A1 ... 5 F14. In which year did premium payments start?	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
ASS2D1 ...5 F15. Does the fund allow you to withdraw all or part of the accumulated capital? - Yes - No	1 2	1 2	1 2	1 2	1 2
ASS2K1 ... 5 F16. <i>(If "Yes")</i> . How much capital had been accumulated on 31 December 2006?	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
ASS2R1 ... 5 F17. At what age will you begin to draw your pension/annuity or receive the lump sum?	_ _	_ _	_ _	_ _	_ _
ASS2S1 ... 5 F18. How much did your household pay in 2006 for each pension/annuity?	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _

Casualty insurance (excluding compulsory automobile liability insurance)

F19. Did you or another member of your household pay premiums for accident, theft, fire, hail, liability etc. insurance policy/policies in 2006 (do not include compulsory automobile liability insurance)? **ASS3**

- Yes..... 1
 - No 2 → **END OF SECTION**

NASS31..NASS33	...means of transport	...land and buildings	...persons
	F20. How many policies did you have for...?	__	__
F21. How much did your household pay for these premiums in 2006? € _ _ , _ _ _ ASS3S			

THE INTERVIEW IS OVER. THANK YOU FOR YOUR COOPERATION.

→ **N.B. Interviewer, before completing the interview fill in Section G**

G. INFORMATION TO BE PROVIDED BY THE INTERVIEWER

G1. Duration of interview (in minutes) |_|_|_|_| **DURATA**

ASSESSMENT OF THE INTERVIEW

(Interviewer, rate the interview on a scale from 1 to 10, in which 1=lowest and 10=highest)

	score
	1=lowest
	10 = highest
G2. How do you rate the <u>interviewee's level of understanding</u> of the questions? COMPRES	_ _ _ / _ _1_ _0_
G3. <i>(if born abroad)</i> How do you rate the <u>interviewee's ability to speak Italian</u> ? ITA	_ _ _ / _ _1_ _0_
G4. How do you rate the <u>reliability</u> of the information on <u>income and wealth</u> provided by the interviewee? VERORED	_ _ _ / _ _1_ _0_
G5. How do you rate the general <u>atmosphere</u> in which the interview took place? KLIMA	_ _ _ / _ _1_ _0_
G6. How <u>easy</u> do you think it was for the interviewee to answer the questions? FACIL	_ _ _ / _ _1_ _0_

(Interviewer, fill in every part)



I declare that I personally put all the questions in this questionnaire to the head of the household.

Date: _____ Signature: _____

INFORMATION ON PAYROLL EMPLOYEES**B1**QUESTIONNAIRE No. | | | | | | | | | | **INQUEST**

N.B. Fill in one annex for each member of the household. If the member concerned is absent, the annex may be completed with other members of the household who have knowledge of the facts.

Member ref. number →	H.H.	MEMBERS OF HOUSEHOLD NORD							
	1	2	3	4	5	6	7	8	9
Name (write out) →									

INTPER

Enter the reference number of the person answering	H.H. 1	2	3	4	5	6	7	8	9
--	--------	---	---	---	---	---	---	---	---

THE FOLLOWING QUESTIONS RELATE TO PAYROLL EMPLOYMENT

(If more than one payroll job was performed in 2006, fill in a separate Annex B1 for each)

1. Please indicate

THE WORK IS YOUR: - main activity 1 **ATTIVP**
 - secondary activity 2

YOU WORKED: - full-time 1 **PARTIME**
 - part-time 2

TYPE OF CONTRACT: - permanent 1 **CONTRATT**
 - fixed-term 2
 - temporary 3

PERIOD OF WORK
(including normal - all year 1 **TUTTANNO**
holiday periods): - part of the year 2 → How many months? | | | | **MESILAV**
 - occasionally 3

2. Can you say how many people are permanently employed, in Italy as a whole, in the firm where you work? (public-sector employees = NA* - Code 7)

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

3. How many hours did you work on average per week in 2006, including paid and unpaid overtime?

- no. of hours | | | | **ORETOT**

4. Did you have any opportunity to do specifically paid overtime in 2006?

- Yes 1
- No 2 → **Question 6** **PSTRA**

5. How many hours of paid overtime did you work on average per week in 2006?

- average hours of overtime per week | | | | **ORESTRA**

6. Did you take all the holidays to which you were entitled in 2006 (including paid leave)?

- Yes 1 **FERIEDI**
- No 2 → How many days of holiday/leave did you not take? | | | | | | | | **FERIENO**

(CONT.)

(SHOW CARD 7- annex. B1)

7. Can you calculate how much you earned in 2006 as a payroll employee, net of tax and social security contributions? Do not include any severance pay, withholding tax, social security contributions or luncheon vouchers. Please include all the items listed below when you make your calculations:

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 allowances
4. other compensation (family allowances, productivity bonuses, sales commissions, etc.)

Total earned income in 2006 €|_|_|,|_|_|_|_|_|,|_|_|_|_|_| **YLM**

8. Did you receive any fringe benefits in 2006 in the form of luncheon vouchers, trips, company cars, etc. (excluding housing)?

- Yes..... 1 **INTEG**
- No 2 → **End of annex**

(If "Yes")

9. What was the monetary value of these benefits in 2006?

€|_|_|_|_|_|,|_|_|_|_|_| **YLNM**

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

Remarks:

**MEMBERS OF PROFESSIONS, SMALL EMPLOYERS, OWN-ACCOUNT WORKERS, B2
CONTINGENT WORKERS EMPLOYED ON OWN ACCOUNT (COLLABORATION,
OCCASIONAL AND PROJECT CONTRACTS, ETC.)**

QUESTIONNAIRE No. | | | | | | | | **NQUEST**

N.B. Fill in one annex for each member of the household. If the member concerned is absent, the annex may be completed with other members of the household who have knowledge of the facts.

Member ref. number →	H.H.	MEMBERS OF HOUSEHOLD NORD								
	1	2	3	4	5	6	7	8	9	
Name (write out) →										

INTPER

Enter the reference number of the person answering	H.H. 1	2	3	4	5	6	7	8	9
--	--------	---	---	---	---	---	---	---	---

THE FOLLOWING QUESTIONS RELATE TO THE WORK OF MEMBERS OF THE PROFESSIONS, SMALL EMPLOYERS, OWN-ACCOUNT WORKERS AND CONTINGENT WORKERS EMPLOYED ON OWN ACCOUNT (COLLABORATION, OCCASIONAL AND PROJECT CONTRACTS, ETC.)

(If the interviewee was engaged in more than one type of self-employment in 2006, fill in a separate Annex B2 for each)

- The work is your:
 - main activity..... 1
 - secondary activity 2 **ATTIVP**
- Period of work (including normal holiday periods):
 - all year 1 **TUTTANNO**
 - part of the year..... 2 → Number of months | | |
 - occasional..... 3 **MESILAV**
- Type of work: **PROF**
 - member of profession 1
 - small employer 2
 - own-account worker 3
 - contingent worker on own account (collaboration, occasional, project contract, etc.) 4 → **Question 7**
- What is the legal form of the firm? **FORGIU**
 - SRL..... 1
 - SPA 2
 - SAA 3
 - SCRL..... 4
 - SCRI 5
 - SAS 6
 - SNC 7
 - Sole proprietorship 8
 - Informal or de facto partnership..... 9
- Number of workers, including owner(s).
 - | | | | **NUMADD**
 - of which, payroll staff:
 - | | | | **NUMDIP**
- What share is owned by your household?
 - | | | | | % **QUOPRO**
- How many hours did you work on average per week in 2006?
 - no. hours | | | | **ORETOT**
- What were your earnings from work in 2006?
 - € | | | | | | | | | | **FATLOR**

(CONT.)

(SHOW CARD 9 – Annex B2)

9. What were your earnings in 2006 net of all expenses, taxes and contributions?

Interviewer, if the respondent has difficulty answering, calculate earnings as follows:

REVENUES (see answer to Question 8) a. revenues from the sale of goods and services net of VAT b. other receipts
less
EXPENSES a. <u>ordinary maintenance</u> b. purchases of <u>raw materials</u> or goods c. <u>employee</u> compensation, including social security contributions d. current expenses e. <u>rent of premises</u> , if any f. <u>taxes and contributions</u> g. <u>other expenditure</u> (interest payments, leasing instalments, depreciation/provisions)
equals
Net earnings from your work in 2006. Interviewer, for a loss place a minus sign (-) before the amount € , YM

10. Regarding the debts and credits associated with your business, if you exclude any debts contracted for the purchase of goods destined for household use, what was the amount of your outstanding debts on 31 December 2006 ... *(Interviewer, read out one item at a time and enter answers)* **DEBCR1 ... 5**

	Yes	No	31 December 2006
- Medium and long-term debts for land or buildings for use in your business?.....	1	2	(If "Yes") → € ,
- Medium and long-term debts (over 18 months) for business investments?	1	2	(If "Yes") → € ,
- Short-term debts (less than 18 months) with banks or financial companies?	1	2	(If "Yes") → € ,
- Trade debts (suppliers)?	1	2	(If "Yes") → € ,
- Trade credits (customers)?	1	2	(If "Yes") → € ,

(If is there is at least one payroll employee in the household, see Question5)

11. When a payroll employee ceases employment, a firm has to give severance pay. How much did your total liability to all employees for severance pay amount to at the end of 2006 (TFR fund)? **TFR**
 € | | | | , | | | | | | | | | |

12. Does your firm own land or buildings for use in the business?

- Yes.....1 → **Interviewer, bear this answer in mind when completing Annex D1 IMMOB**
- No2

13. How much do you think your business would be worth if you wished to stop working and sell it? Include any equipment used, stocks and goodwill but exclude the value of buildings and land and any debts.

€ | | | | , | | | | | | | | | | **VALAZ**

of which, value of machinery or equipment

€ | | | | , | | | | | | | | | | **VALSTRU**

of which, value of stocks

€ | | | | , | | | | | | | | | | **VALMAG**

of which, value of goodwill (e.g. licences, client portfolio, etc.)

€ | | | | , | | | | | | | | | | **VALAVV**

Remarks:

END OF ANNEX

FAMILY BUSINESS

B3

(only 1 annex for all household members)

QUESTIONNAIRE No. | | | | | | | | **QUEST**

INTPER

Enter the reference number of the person answering	H.H. 1	2	3	4	5	6	7	8	9
--	--------	---	---	---	---	---	---	---	---

THE FOLLOWING QUESTIONS REFER TO FAMILY BUSINESSES

INFORMATION ON ALL THE HOUSEHOLD MEMBERS WORKING IN THE FAMILY BUSINESS

(Enter the member reference numbers from Section A - Composition of household)

Member reference number → IND1... 6				
Name(write out)→				
1. The work is your: ATTVP1 ... 6 - main activity..... - secondary activity.....	1 2	1 2	1 2	1 2
2.Number of months worked in 2006 (including normal holiday periods): MESILAV1 ... 6				
3.How many hours did you work <u>on average per week</u> in 2006? ORETOT1 ... 6				

4. Number of workers, including owner(s).

- | | | | **NUMADD**

- of which, payroll staff:

- | | | | **NUMDIP**

5. What share of the business is owned by your household?

- | | | | | % **QUOPRO**

6. What is the legal form of the firm? **FORGIU**

- SRL..... 1
- SPA 2
- SAA 3
- SCRL 4
- SCRI 5
- SAS 6
- SNC 7
- Sole proprietorship 8
- Informal or de facto partnership..... 9

N.B. For the next questions refer ONLY to the share owned by the household.

7. What were the gross earnings from the business in 2006?

€ | | | | , | | | | , | | | | | **FATLOR**

(SHOW CARD 8 – Annex B3)

8. What were the earnings from your business in 2006 net of all expenses, taxes and contributions?

Interviewer, if the respondent has difficulty answering, calculate earnings as follows:

REVENUES (see answer to Question 7) a. revenues from the sale of goods and services net of VAT b. other receipts
less
EXPENSES a. ordinary maintenance b. purchases of <u>raw materials</u> or goods c. <u>employee</u> compensation, including social security contributions d. current expenses e. <u>rent of premises</u> , if any f. <u>taxes</u> and <u>contributions</u> g. <u>other expenditure</u> (interest payments, leasing instalments, depreciation/provisions)
equals
Net earnings from your work in 2006. Interviewer, for a loss place a minus sign (-) before the amount € , , YM

(CONT.)

9. Regarding the debts and credits associated with your business, if you exclude any debts contracted for the purchase of goods destined for household use, what was the amount of your outstanding debts on 31 December 2006 ... *(Interviewer, read out one item at a time and enter answers)*

DEBCR1 ... 5

	Yes	No	31 December 2006
- Medium and long-term debts for land or buildings for use in the business?.....	1	2	(If "Yes") → € _ _ , _ _ _ , _ _ _
- Medium and long-term debts (over 18 months) for business investments?	1	2	(If "Yes") → € _ _ , _ _ _ , _ _ _
- Short-term debts (less than 18 months) with banks or financial companies?	1	2	(If "Yes") → € _ _ , _ _ _ , _ _ _
- Trade debts (suppliers)?	1	2	(If "Yes") → € _ _ , _ _ _ , _ _ _
- Trade credits (customers)?	1	2	(If "Yes") → € _ _ , _ _ _ , _ _ _

(If there is at least one payroll employee in the household)

10. When a payroll employee ceases employment, a firm has to give severance pay. How much did your total liability to all employees for severance pay amount to at the end of 2006 (TFR fund)? **TFR**

€|_|_|,|_|_|_|,|_|_|_|

11. Does your firm own land or buildings for use in the business?

- Yes.....1 → **Interviewer, bear this answer in mind when completing Annex D1 IMMOB**

- No2

12. How much do you think your business would be worth if you wished to stop working and sell it? Include any equipment used, stocks and goodwill but exclude the value of buildings and land and any debts

€|_|_|,|_|_|_|,|_|_|_| **VALAZ**

of which, value of machinery or equipment

€|_|_|,|_|_|_|,|_|_|_| **VALSTRU**

of which, value of stocks

€|_|_|,|_|_|_|,|_|_|_| **VALMAG**

of which, value of goodwill (e.g. licences, client portfolio, etc.)

€|_|_|,|_|_|_|,|_|_|_| **VALAVV**

Remarks:

END OF ANNEX

N.B. Fill in one annex for each member of the household. If the member concerned is absent, the annex may be completed with other members of the household who have knowledge of the facts.

Member ref. number →	H.H.	MEMBERS OF HOUSEHOLD NORD								
	1	2	3	4	5	6	7	8	9	
Name (write out) →										

INTPER

Enter the reference number of the person answering	H.H. 1	2	3	4	5	6	7	8	9
--	--------	---	---	---	---	---	---	---	---

THE FOLLOWING QUESTIONS REFER TO THE ACTIVITY OF WORKING SHAREHOLDERS/PARTNERS

N.B. If a member of the household is working shareholder/partner in 2 or more businesses, fill in a separate Annex B4 for each

1. The work is your: **ATTIVP**

- main activity1
- secondary activity2

2. Period of work (including normal holiday periods):

- all year1 **TUTTANNO**
- part of the year.....2 → Number of months | | | | **MESILAV**
- occasional.....3

3. Number of workers in the firm:

- | | | | **NUMADD**
- of which, payroll staff:
- | | | | **NUMDIP**

4. What is the legal form of the firm? **FORGIU**

- SRL 1
- SPA 2
- SAA 3
- SCRL 4
- SCRI 5
- SAS 6
- SNC 7
- Informal or de facto partnership 8

5. How many hours did you work on average per week in 2006?

- no. of hours | | | | **ORETOT**

6. How much did you receive, net of tax, in 2006 as fixed compensation for your work in the firm?

- (I did not receive any fixed compensation in 2006=0) € | | , | | | | | | | | **COMPFISS**

7. How much did you personally receive in distributed profits, net of tax, in 2006?

- (no profits were distributed in 2006=0) € | | , | | | | | | | | **DIVIDUT**

8. What percentage of the business do you own?

- | | | | | % **QUOPRO**

9. What was the market value of the firm (your share only) on 31 December 2006?

- € | | | | | | | | | | **PARTECIP**

(CONT.)

Remarks:

END OF ANNEX

N.B. Fill in one annex for each member of the household. If the member concerned is absent, the annex may be completed with other members of the household who have knowledge of the facts.

Member ref. number →	H.H.	MEMBERS OF HOUSEHOLD NORD							
	1	2	3	4	5	6	7	8	9
Name (write out) →									

INTERP

Enter the reference number of the person answering	H.H. 1	2	3	4	5	6	7	8	9
--	--------	---	---	---	---	---	---	---	---

THE FOLLOWING QUESTIONS CONCERN PENSIONS

N.B. If the interviewee receives more than one pension, fill in one column for each pension. 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. In 2006 did you receive a pension? Which body paid your pension?	ENTEPEN			
- INPS.....	1	1	1	1
- INPDAP (former social security bodies run by the Treasury).....	2	2	2	2
- State	3	3	3	3
- INAIL.....	4	4	4	4
- Private Italian provider (pension fund, insurance company)	5	5	5	5
- Foreign provider	6	6	6	6
- Other (please specify)				
2. What type of pension did you receive?	TIOPEN			
- retirement pension	1	1	1	1
- state (welfare)	2	2	2	2
- disability/infirmity (social security)	3	3	3	3
- disability (healthcare)	4	4	4	4
- survivor's	5	5	5	5
- war	6	6	6	6
- personal pension (voluntary contributions)	7	7	7	7
- other (please specify)				
3. When did you start receiving the pension?	DECOR	_ _ _	_ _ _	_ _ _
4. How much did you receive in pension benefits net of tax <u>per month</u> in 2006?	TPENS	€ _ _ , _ _	€ _ _ , _ _	€ _ _ , _ _
5. For how many months?	MESIPEN	Months _ _	Months _ _	Months _ _
6. Did you receive any pension arrears in addition to ordinary payments in 2006?	ARRET			
- Yes	1	1	1	1
- No	2	2	2	2
(If "Yes") How much did these arrears amount to?	TARRET	€ _ _ , _ _	€ _ _ , _ _	€ _ _ , _ _
(If the interviewee received a RETIREMENT PENSION that did not involve voluntary contributions)				
7. Thinking back to when you began to receive your pension, what percentage of your <u>last wage</u> (for self-employed, average monthly earnings) did your <u>first</u> monthly pension payment represent?	QUOTAPE	_ _ _ %	_ _ _ %	_ _ _ %

(CONT.)

Remarks:

END OF ANNEX

OTHER INCOME, SUCH AS SCHOLARSHIPS, ALIMONY, ETC.

B6

QUESTIONNAIRE No. | | | | | | | | | **NQUEST**

N.B. Fill in one annex for each member of the household. If the member concerned is absent, the annex may be completed with other members of the household who have knowledge of the facts.

Member ref. number →	H.H.	MEMBERS OF HOUSEHOLD NORD								
	1	2	3	4	5	6	7	8	9	
Name (write out) →										

INTPER

Enter the reference number of the person answering	H.H.	1	2	3	4	5	6	7	8	9
--	------	---	---	---	---	---	---	---	---	---

THE FOLLOWING QUESTIONS CONCERN OTHER INCOME, SUCH AS SCHOLARSHIPS, ALIMONY, ETC.

(SHOW CARD 1 – Annex B6)

- In 2006 did you personally receive other income. Of what type? **(Read aloud) (Interviewer, check the answers to Questions B18a-b-c)**
- What was the amount of this income in 2006?

“Yes” to Question B18a:

	Yes	No	Amount
a1. redundancy benefits (CIG) CASD...CASV	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
a2. temporary unemployment benefits (mobilità) MOBD...MOBV	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
a3. other unemployment benefits DISD...DISV	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
a4. severance pay (including advances) LIQD...LIV	1	2 (If “Yes”)→ €	_ _ , _ _ _ , _ _ _

“Yes” to Question B18b:

Financial support (e.g. disabled persons’ carers’ allowance, maintenance, guaranteed minimum income, food allowance, etc..)			
	Yes	No	Amount
b1. from central government agencies ACED...ACEV	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
b2. from regional government agencies ARED...AREV	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
b3. from provincial government agencies APRD...APRV	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
b4. from municipal authorities ACOD...ACOV	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
b5. from local healthcare offices (treatment allowance, etc.) AUSD...AUSV	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
b6. from other local government bodies AELD...AELV	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
b7. from private welfare organisations AIPD...AIPV	1	2 (If “Yes”)→ €	_ _ _ , _ _ _

“Yes” to Question B18c:

	Yes	No	Amount
c1. scholarship BORSAD..BORSAV	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
c2a. gifts or cash ON A REGULAR BASIS (e.g. expenses, rent, monthly allowance etc.) from relatives or friends not living in the house RRD..RRV	1	2 (If “Yes”)→ €	_ _ , _ _ _ , _ _ _
c2b. gifts or cash NOT ON A REGULAR BASIS (e.g. wedding, graduation, special occasions) from relatives or friends not living in the house ROD..ROV	1	2 (If “Yes”)→ €	_ _ , _ _ _ , _ _ _
c3. alimony ALIMD..ALIMV	1	2 (If “Yes”)→ €	_ _ , _ _ _ , _ _ _
c4. other income ALTRED..ALTREV	1	2 (If “Yes”)→ €	_ _ _ , _ _ _

Remarks:

END OF ANNEX

PROPERTY OWNED AT THE END OF 2006

D1

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

QUESTIONNAIRE No. | | | | | | | | **NQUEST**

THE NEXT QUESTIONS CONCERN ANY PROPERTY OWNED ON 31 DECEMBER 2006

N.B. *If the household owns more than one property, fill in one column for each.
If the household owns more than 3 properties, fill in another Annex D1*

PROPERTY	First property	Second property	Third property
1. Type of property	TIPOIMM		
- other dwellings (<u>not including</u> the one where the household lives)	1	1	1
- other buildings, i.e.			
- offices	2.1	2.1	2.1
- sheds/warehouses.....	2.2	2.2	2.2
- shops	2.3	2.3	2.3
- workshops/laboratories.....	2.4	2.4	2.4
- carports, garages, cellars	2.5	2.5	2.5
- agricultural land (with or without buildings)	3	3	3
- non-agricultural land (with or without buildings)	4	4	4
2. What share does your household own?	%	%	%
3. Which member(s) of the household own(s) the property? (Interviewer, use the member reference number from Section A – Composition of household)	QUOPRO		
- owner(s) (enter member's reference number) →	 	 	
Questions 4, 5 and 6 ONLY REFER TO DWELLINGS AND OTHER BUILDINGS (DO NOT INCLUDE LAND)	PRO1 ... 9		
4. In what year did you acquire the property ?			
5. <u>surface area in square metres</u>	sq.m.	sq.m.	sq.m.
6. <u>year of construction</u>			
LAND ONLY	ANCOSTR		
7. <u>surface area in hectares</u> (land only) (1 hectare = 10,000 square metres)	hectares	hectares	hectares
7a. <u>surface area in square metres</u> (if less than 1 hectare).....	sq.m.	sq.m.	sq.m.
ALL PROPERTIES	SUPAB		
(SHOW CARD 8 AnnexD1)	SUPTE		
8. What was the main use of the property in 2006?	SUPTM		
- own holiday home	01	01	01
- own use for self-employment, professional work, sole proprietorship or family business	02	02	02
- other use by household	03	03	03
- let all year to individual/household	04	04	04
- let all year to firm/organisation/club	05	05	05
- let part of year to individual/household	06	06	06
- let part of year to firm/organisation/club.....	07	07	07
- unoccupied	08	08	08
- cultivated by interviewee for own consumption	09	09	09
- cultivated as a business activity	10	10	10
- uncultivated land	11	11	11
- sharecropping	12	12	12
- usufruct	13	13	13
- used free of charge	14	14	14
- other use (<i>please specify</i>)			

(CONT.)

PROPERTY
(do not change order)

First property

Second property

Third property

9. How much do you think the property could be sold for if it were unoccupied?

- total amount.....

VALABIT

€ | | | | | | | | | |

€ | | | | | | | | | |

€ | | | | | | | | | |

10. Did you let the property in 2006?

N.B. Include also any property rented for part of the year only (e.g. holiday homes) or rented in part (e.g. 1 or 2 rooms only)

- Yes

- No..... → Question 12

AFFITTO

1

1

1

2

2

2

(If "Yes" to Question 10):

11. How much rent did your household receive in 2006?

Total in 2006

→ Go to Question 13

AFFEFF

€ | | | | | | | | | |

€ | | | | | | | | | |

€ | | | | | | | | | |

(If "No" to Question 10):

12. Assuming you wanted to let the property, what annual rent do you think your household could charge?

- Total annual rent

AFFIMP

€ | | | | | | | | | |

€ | | | | | | | | | |

€ | | | | | | | | | |

ALL PROPERTIES

13. How did you acquire the property?

- purchased from a private individual.....

- purchased from other (firm, pension fund...)

- inherited

- part purchased, part inherited

- received as a gift

- built by household

- other (please specify)

POSS

1

1

1

2

2

2

3

3

3

4

4

4

5

5

5

6

6

6

14. Is the property located in this region?

- Yes → End of Annex

- No

IMMDOVE

1

1

1

2

2

2

15. (If "No") Where is it located?

| | | | **IMMREG**

| | | |

| | | |

Enter region code from table below

Piedmont.....	1	Friuli – Venezia Giulia	6	Le Marche.....	11	Puglia	16
Val d'Aosta.....	2	Liguria	7	Lazio	12	Basilicata	17
Lombardy.....	3	Emilia – Romagna.....	8	Abruzzo.....	13	Calabria	18
Trentino - Alto Adige	4	Tuscany.....	9	Molise	14	Sicily	19
Veneto.....	5	Umbria.....	10	Campania	15	Sardinia	20
						Abroad.....	21

Remarks:

END OF ANNEX

→ Go to Question D32

Stampa su carta riciclata