

Surveys on Financial Literacy and Digital Financial Skills in Italy: Adults

Questionnaire IACOFI 2023*

Personal and household characteristics

RECORD OR ASK ALL

| Gender | Question: QD1 |
|--------------|---------------|
| | Label: Gender |
| Male | 1 |
| Female | 0 |
| Other answer | -98 |
| Refused | -99 |

ASK ALL

| Please could you tell me how old you are, currently? | Question: QD7 |
|--|---------------|
| | Label: Age |
| Age: Minimum value='18' | — |
| Refused | -99 |

ask IF QD7=-99

| Would you (instead) tell me which of these age bands you fall into? | Question: QD7_a |
|---|------------------|
| | Label: Age bands |
| 18-19 | 1 |
| 20-29 | 2 |
| 30-39 | 3 |
| 40-49 | 4 |
| 50-59 | 5 |
| 60-69 | 6 |
| 70-79 | 7 |
| Refused | -99 |

RECORD OR ASK ALL

| Macro-region | Question: QD2 |
|--------------|---------------|
| | Label: Region |
| North-West | 1 |
| North-East | 2 |
| Center | 3 |
| South | 4 |
| Islands | 5 |

* See OECD (2022), OECD/INFE [Toolkit for Measuring Financial Literacy and Financial Inclusion 2022](#)

RECORD ALL OR ASK ALL.

| Could you tell me which of these best describes the community you currently live in, please? | Question: QD3 |
|--|---------------|
| | Label: Urban |
| A village, hamlet or rural area (fewer than 3 000 people) | 1 |
| A small town (3 000 to about 15 000 people) | 2 |
| A town (15 000 to about 100 000 people) | 3 |
| A city (100 000 to about 1 000 000 people) | 4 |
| A large city (with over 1 000 000 people) | 5 |

ASK ALL

| Who do you usually live with in your household? Do you live... | Question: QD5 |
|--|-------------------|
| 1='Yes' 0=No. | |
| | Labels: Household |
| Entirely alone [STOP READING IF YES] | _1 |
| With a partner/spouse | _2 |
| With children under the age of 18 | _3 |
| With children aged 18 or over | _4 |
| With other adult relatives | _5 |
| With friends, colleagues or students | _6 |
| With other adults; not related | _7 |
| Refused to answer the entire question | _99 |

ASK if QD5_1=0 (if respondent does not live alone)

| How many adults (aged 18 or over) live in your household, including yourself? | Question: QD5_ad |
|---|--------------------------|
| | Labels: Household count_ |
| Record response [Minimum value=1] | __ |
| Does not apply | -98 |
| Refused to answer | -99 |

ASK if QD5_1=0 (if respondent does not live alone) AND QD5_3=1 (if respondent lives with children under the age of 18)

| How many children under the age of 18 live in your household? | Question: QD5_ch |
|---|--------------------------|
| | Labels: Household count_ |
| Record response [Minimum value=1] | __ |
| Does not apply | -98 |
| Refused to answer | -99 |

ASK ALL

| And which of these best describes your current work situation? Please refer to your <i>main</i> working status | Question: QD10 |
|--|-----------------------|
| | Label: Work situation |
| Self-employed [work for yourself] | 1 |
| In paid employment [work for someone else] | 2 |
| Apprentice | 3 |

| | |
|--|-----|
| Looking after the home | 4 |
| Looking for work [unemployed] | 5 |
| Retired | 6 |
| Unable to work due to sickness or ill-health | 7 |
| Not working and not looking for work | 8 |
| Student | 9 |
| Other | 10 |
| <i>Refused</i> | -99 |

ASK ALL

| | |
|--|------------------------|
| Do you have access to the internet? | Question: QD14 |
| | Label: Internet |
| Yes | 1 |
| No | 0 |
| <i>Refused</i> | -99 |

Planning and managing finances

ASK ALL

| | |
|---|-------------------------------|
| Do you make day-to-day decisions about your own money? | Question: QF1_a |
| | Label: Personal budget |
| Yes | 1 |
| No | 0 |
| <i>Don't know</i> | -97 |
| <i>Refused</i> | -99 |

ASK ALL

| | |
|--|-------------------------|
| And who is responsible for making day-to-day decisions about money in your household? | Question: QF1 |
| | Label: Decisions |
| You make these decisions by yourself | 1 |
| You make these decisions with someone else | 2 |
| Someone else makes these decisions | 3 |
| <i>Don't know</i> | -97 |
| <i>Refused</i> | -99 |

ASK ALL

| | |
|--|----------------------|
| Do you do any of the following for yourself or your household? | Question: QF2 |
| 1='Yes,' 0='No,' -99=Refused | |
| | Label: Budget |
| Make a plan to manage your income and expenses | _1 |
| Keep a note of your spending | _2 |
| Keep money for bills separate from day-to-day spending money | _3 |
| Make a note of upcoming bills to make sure you don't miss them | _4 |
| Use a banking app or money management tool to keep track of your outgoings | _5 |
| Arrange automatic payments for regular outgoings | _6 |

Active saving and financial shocks

ASK ALL

| In the past 12 months have you been [personally] saving money in any of the following ways, whether or not you still have the money? Please don't take into account any money paid into a pension, but think about all kinds of savings, such as building up a rainy-day fund or putting money aside for a special occasion. | Question: QF3 |
|--|------------------------------|
| 1='Yes,' 0='No,' -99=Refused. | |
| | Labels: Active saving |
| Saving cash at home or in your wallet | _1 |
| Paying money into a <savings/deposit> account | _2 |
| Giving money to family to save on your behalf | _3 |
| Saving in <an informal savings club> | _4 |
| Buying bonds or time deposits | _5 |
| Investing in crypto-assets | _6 |
| Investing in stocks and shares | _7 |
| Saving or investing in some other way, other than a pension (INTERVIEWER: examples can be given, possibly including remitting money to be invested in home country, or buying livestock, gold, real estate or other property) | _8 |
| I bought other financial instruments (e.g. investment accounts, loans to cooperatives) | _81 |
| I did not save | _98 |

ASK ALL

| If you, personally, faced a major expense today – equivalent to your own monthly income – would you be able to pay it without borrowing the money or asking family or friends to help? [Add if necessary, if you do not currently have an income, please think about an unexpected expense equivalent to the amount of money you typically spend in a month.] | Question: QF4 Label: Expenditure shock |
|--|---|
| Yes, with money immediately available | 1 |
| Yes, selling assets | 2 |
| No | 0 |
| <i>Don't know</i> | -97 |
| <i>Not applicable (I don't have any personal income)</i> | -98 |
| <i>Refused</i> | -99 |

Retirement plans

ASK ALL

| [to retired] Overall, on a scale of 1 to 5 where 1 is very confident, and 5 is not at all confident; how confident are you that you have done a good job of making financial plans for your retirement? [to non-retired] Overall, on a scale of 1 to 5 where 1 is very confident, and 5 is not at all confident; how confident are you that you are doing a good job of making financial plans for your retirement? 1='very' confident, 2, 3, 4, 5='not' at all confident | Question: QF8 |
|---|-------------------------------------|
| | Label: Retirement confidence |
| Very confident | 1 |
| 2 | 2 |
| 3 | 3 |
| 4 | 4 |
| Not at all confident | 5 |
| <i>Respondent has no retirement plan</i> | 6 |
| <i>Don't know</i> | -97 |
| <i>Refused</i> | -99 |

ASK ALL

| and how will you - or do you - fund your retirement? | Question: QF9 |
|--|----------------------------------|
| 1='Yes,' 0='No,' -97 Don't know, -99=Refused. | |
| | Labels: Retirement plans_ |
| Draw a government pension/ old-age benefit | _1 |
| Draw an occupational or workplace pension plan | _2 |
| Draw a private pension plan | _3 |
| Sell your financial assets (such as: stocks, bonds or mutual funds) | _4 |
| Sell your non-financial assets (such as a car, property, art, jewels, antiques, etc.) | _5 |
| From income generated by your financial or non-financial assets (such as dividends or rental income) | _6 |
| Rely on a spouse or partner to support you | _7 |
| Rely on your children or other family members to support you | _8 |
| Draw on your savings | _9 |
| Continue to work | 10 |
| From the revenues of a business that you own | 11 |
| Reversibility pension | _12 |

Making ends meet

ASK ALL

| Sometimes people find that their income does not quite cover their living expenses. In the last 12 months, has this happened to you, personally? | Question: QF11 |
|---|----------------------------------|
| | Label: Not covering costs |
| Yes | 1 |
| No | 0 |
| <i>Don't know</i> | -97 |
| <i>Not applicable (I don't have any personal income)</i> | -98 |
| <i>Refused</i> | -99 |

ASK only if QF11=1

| What did you do to make ends meet the last time this happened? | Question: QF12 |
|---|---------------------------------|
| 1='Yes,' 0='No,' -98= Not applicable, - 97 = Do not know. | |
| | Labels: Making ends meet |
| _1 Existing resources | |
| Draw money out of savings or transfer savings into <current> account | _1_1 |
| Cut back on spending, spend less, do without, delay a planned expense | _1_2 |
| Sell something that you own | _1_3 |
| _2 Additional resources | |
| Work overtime, take an extra job, earn extra money | _2_1 |
| Claim support from the government | _2_2 |
| Ask for help from family, friends or the community | _2_3 |
| _3 Access credit by using existing contacts or resources | |
| Borrow from family, friends or the community | _3_1 |
| Borrow from employer/salary advance | _3_2 |
| Pawn something that you own | _3_3 |

| | |
|---|------|
| Take a loan from your savings and loans clubs or other <informal savings club> | _3_4 |
| Use someone else's credit card | _3_5 |
| Take money out of a flexible mortgage account | _3_6 |
| Apply for loan/withdrawal on pension fund | _3_7 |
| _4 Borrow from existing credit line | |
| Use authorised, arranged overdraft or line of credit | _4_1 |
| Use credit card for a cash advance or to pay bills/buy food | _4_2 |
| _5 Access additional credit | |
| Take out a personal loan from a financial service provider (including bank, credit union or microfinance) | _5_1 |
| Take out a payday loan | _5_2 |
| Take out a loan from an informal provider/moneylender | _5_3 |
| Take an SMS loan | _5_4 |
| Take an online <instant cash> loan | _5_5 |
| _6 Fall behind/ go beyond arranged amount | |
| Use unauthorised overdraft | _6_1 |
| Pay bills late; miss payments | _6_2 |
| _7 Other responses | |
| Other | _7_1 |
| <i>Don't know</i> | _97 |
| <i>Refused</i> | _99 |

ASK ALL

| | |
|--|---------------------------|
| If you lost your main source of income today, how long could you continue to cover your living expenses, without borrowing any money or moving house? | Question: QF13 |
| 1='less' than a week, 2, 3, 4, 5='6' months or more | |
| | Label: Lost income |
| a) Less than a week | 1 |
| b) At least a week, but not one month | 2 |
| c) At least one month, but not three months | 3 |
| d) At least three months, but not six months | 4 |
| e) Six months or more | 5 |
| <i>Don't know</i> | -97 |
| <i>Refused</i> | -99 |

Choosing and using financial products and services

ASK ALL

Questions: QP1 / QP2 / QP3

Labels: Heard of [followed by product]; Currently holds []; Recently chosen [].

1='Yes,' 0='No,' -97='Don't' know (only for QP3),
-99=Refused (only for QP2 and QP3)

| | ASK ALL Please can you tell me whether you have heard of any of these types of financial products | ASK IF QP1=Yes and now can you tell me whether you [personally or jointly] currently hold any of these types of products | ASK IF QP1=Yes. and in the last two years, which of the following types of financial products have you chosen [Personally or jointly] whether or not you still hold them... Please do not include products that were renewed automatically |
|--|--|---|---|
| A pension or retirement product | _1 | _1 | _1 |
| An investment account | _2 | _2 | _2 |
| A mortgage or home-loan | _3 | _3 | _3 |
| An unsecured bank loan | _5 | _5 | _5 |
| A credit card | _7 | _7 | _7 |
| A current/checking/payment account | _8 | _8 | _8 |
| A savings account | _9 | _9 | _9 |
| Insurance | _11 | _11 | _11 |
| Stocks and shares | _12 | _12 | _12 |
| Bonds | _13 | _13 | _13 |
| Mobile/cell phone payment account [not directly linked to a bank account] | _14 | _14 | _14 |
| A prepaid debit card/ payment card [not directly linked to a bank account] | _15 | _15 | _15 |
| Crypto-assets | _16 | _16 | _16 |
| Financial products labelled as sustainable, or "ESG", or "green" [Note to agency: This may include investments, pensions, mortgages, bonds, etc. and does not replace other items in the list asking about these products more generally] | _17 | _17 | _17 |
| Loan granted for the purchase of a specific good or service (car, household appliance, furniture, holidays etc.) | _add_1 | _add_1 | _add_1 |
| Loans to cooperatives (COOP, social loans, etc.) | _add_2 | _add_2 | _add_2 |
| Service 'Buy Now Pay Later' | _add_3 | _add_3 | _add_3 |
| Insurance to protect against unforeseen events in the repayment of loans | _add_4 | _add_4 | _add_4 |
| Basic Account (limited operation account, with no or limited fees for access to some types of operations and fundamental payment services) | _add_5 | _add_5 | _add_5 |
| None | _98 | _98 | _98 |

ASK ALL THOSE WHO ANSWERED YES AT ANY OF QP3.

| and which of the following statements best describes how you made your most recent choice? | Question: QP5 |
|---|-------------------------------|
| | Label: Shopping around |
| I considered several options from different companies before making my decision | 1 |
| I considered various options from one company | 2 |
| I didn't consider any other options at all | 3 |
| I looked around but there were no other options to consider | 4 |
| <i>Don't know</i> | -97 |
| <i>Not applicable</i> | -98 |
| <i>Refused</i> | -99 |

ASK ALL THOSE WHO ANSWERED YES AT ANY OF QP3

| and which of these sources of information do you feel significantly influenced your decision {about which one to take out}? | Question: QP7 |
|---|----------------------------------|
| 1='Yes,' 0='No,' -97='Don't' know, -98 Not relevant, -99=Refused. | |
| | Label: Information source |
| Specialist product comparisons or best-buy guidance (such as specialist magazines) | _1 |
| A price comparison website | _2 |
| A recommendation from an independent financial advisor [Note to agency: if necessary clarify that independent advisors are fee-based, and should not include commission-based ones] | _3 |
| Information from an advert or <brochure> about this specific product | _4 |
| A recommendation from friends, family or acquaintances | _5 |
| A recommendation from people you do not know (such as social media or "influencers") | _6 |
| Information provided by staff of the financial product provider (in person, online or over the phone) | _7 |
| Advertising on TV, radio or non-specialized newspaper or on the internet | _81 |
| Other sources | _82 |
| <i>Refused the entire question</i> | _99 |

ASK ALL

| In managing financial investments, you believe you are a person more oriented towards investments that offer the possibility of: | Question: QP7_add1 |
|---|-----------------------------|
| | Label: Risk adersion |
| very high earnings, despite a high risk of losing part of the capital | 1 |
| a good profit, but at the same time a fair degree of safety of the invested capital | 2 |
| a decent profit, but at the same time a good degree of safety of the invested capital | 3 |
| low earnings, without any risk of capital loss | 4 |
| <i>Refused</i> | -99 |

ASK IF QD14=1

| Have you ever done any of the following? | Question: QP8 |
|---|---|
| 1='Yes,' 0='No,' -97='Don't' know. -98 not applicable, -99=Refused | Label: have you done the following activities? |
| Opened a <current/payment> account or <savings/deposit> account completely online | _1 |
| Requested a payment, debit or credit card completely online | _2 |
| Subscribed to an insurance policy completely online | _3 |
| Taken out credit completely online | _4 |
| Invested money via online platforms (crowdfunding, crowd investing, peer-to-peer lending) | _5 |

ASK IF QD14=1

| In the last 12 months, how often have you done the following? | Question: QP9 |
|---|---|
| 1='Never,' 2='Sometimes,' 3='Often',4='Very often' -97='Don't' know. -98 =Not applicable, -99=Refused | Label: how often have you done the following? |
| Checked the balance and transactions of my bank account online | _1 |
| Paid bills online | _3 |
| Bought goods and services online | _4 |
| Transferred money to others online [note to agency: this should not include money sent through agents] | _5 |
| Managed financial products and services (such savings, investments, credit, insurance) online | _6 |
| Paid for goods and services in a physical shop with a mobile phone (e.g. using a mobile wallet, such as Apple Pay, Google Pay...) | _7 |
| Consulted an online platform for automated financial advice (roboadvisor) | _10 |

ASK ALL

| Thinking about financial products and services in general, in the last 2 years, have you experienced any of the following issues? | Question: QP10 |
|--|----------------|
| 1='Yes,' 0='No,' -95='Don't' understand the question, -97='Don't' know, -98 Not relevant,-99=Refused | |
| | Label: Issues |
| {Have you} accepted advice to invest in a financial product that you later found to be a scam, such as a <pyramid> scheme? | _1 |
| {Have you} accidentally provided personal financial information (such as passwords or card number) in response to an email, phone call or social media message that you later found out was not genuine? | _2 |
| {Have you} discovered that someone has used your <card> details to pay for goods without your authorisation? | _3 |
| {Have you} queried a transaction listed on your bank or credit card statement that you did not recognise? | _4 |
| {Have you} made a formal complaint about the service you have received from a bank or other financial institution? | _5 |
| {Have you} been denied credit for which you had applied? | _8 |
| {Have you} complained to a remittance provider about high charges when sending or receiving money? | _9 |

Financial knowledge

ASK ALL

| Thank you. And, now something slightly different. Could you tell me how you would rate your overall knowledge about financial matters compared with others? | Question: QK1 |
|---|-----------------------------|
| 1='very' high, 2, 3, 4, 5='very' low | |
| | Label: Self-rated knowledge |
| a) Very high | 1 |
| b) Quite high | 2 |
| c) About average | 3 |
| d) Quite low | 4 |
| e) Very low | 5 |
| Don't know | -97 |
| Refused | -99 |

ASK ALL

| Five brothers receive 1,000 euros today. Imagine they have to wait for one year to get their share of the 1,000 euros and that inflation stays at 8%*. In one year's time will they be able to buy: | Question: QK3 |
|---|--|
| | Label: Brothers have to wait for one year with inflation at 8% |
| a)More with their share of the money than they could today | 1 |
| b)The same amount; or | 2 |
| c)Less than they could buy today | 3 |
| d) It depends on the types of things that they want to buy | 4 |

| | |
|--------------------------|------|
| <i>Don't know</i> | -97 |
| <i>Irrelevant answer</i> | -999 |

*Source: Istat – National Consumer Price Index

ASK ALL

| | |
|---|--------------------------------|
| You lend \$25 to a friend one evening and he gives you \$25 back the next day. How much interest has he paid on this loan? | Question: QK4 |
| | Label: Interest on loan |
| OPEN RESPONSE | — |
| <i>Don't know</i> | -97 |
| <i>Irrelevant answer</i> | -999 |

ASK ALL

| | |
|---|-------------------------------|
| Imagine that someone puts 100 euro into a no fee savings account with a guaranteed interest rate of 2% per year. They don't make any further payments into this account and they don't withdraw any money. How much would be in the account at the end of the first year, once the interest payment is made? | Question: QK5 |
| | Label: Simple interest |
| Record Response [Minimum value=0] | — |
| <i>Don't know</i> | -97 |
| <i>Refused</i> | -99 |
| <i>Irrelevant answer</i> | -999 |

ASK ALL

| | |
|--|---------------------------------|
| and how much would be in the account at the end of five years if no other operations are carried out on this account, neither deposits nor withdrawals, there are no fees and it continues to be remunerated at a guaranteed interest rate of 2% per year? Would it be: | Question: QK6 |
| | Label: Compound interest |
| a) More than 110 euro | 1 |
| b) Exactly 110 euro | 2 |
| c) Less than 110 euro; <i>or is it</i> | 3 |
| d) Impossible to tell from the information given | 4 |
| <i>Don't know</i> | -97 |
| <i>Irrelevant answer</i> | -999 |

ASK ALL

| | |
|--|----------------------|
| I would like to know whether you think the following statements are true or false | Question: QK7 |
| 1=True, 0=False, -97='Don't' know, -99=Refused | |
| | Label QK7_ |
| An investment with a high return is likely to be high risk | _1 |
| High inflation means that the cost of living is increasing rapidly | _2 |
| It is usually possible to reduce the risk of investing in the stock market by buying a wide range of stocks and shares | _3 |
| A digital financial contract requires signature of a paper contract to be considered valid | _4 |
| The personal data that I share publicly online may be used to target me with personalised commercial or financial offers | _5 |
| Crypto-currencies have the same legal tender as banknotes and coins | _6 |

ASK ALL

| | |
|---|------------------------|
| A 15-year mortgage usually has a higher monthly payment than a 30-year mortgage, but the overall interest paid over the life of the loan is lower. | Question: QK10 |
| | Label: mortgage |
| a) True | 1 |
| b) False | 0 |
| Don't know | -97 |

Attitudes and behaviour

ASK ALL

| | |
|--|--|
| I am now going to read out some statements. I would like to know how much you agree or disagree with each of these statements (as it relates to you) | Question: QS1 |
| 1='completely' agree, 2, 3, 4, 5 completely disagree. -97='Don't' know, -98 Not relevant, -99=Refused. | |
| | Label: How much do you agree with the following statements? |
| I find it more satisfying to spend money than to save it for the long term | _1 |
| I am prepared to risk some of my own money when saving or making an investment | _2 |
| Money is there to be spent | _3 |
| I am satisfied with my present financial situation | _4 |
| I keep a close personal watch on my financial affairs | _5 |
| My financial situation limits my ability to do the things that are important to me | _7 |
| I set long term financial goals and strive to achieve them | _8 |
| I believe that money in a bank will be safe even if the bank fails | _9 |
| I have too much debt right now | _10 |
| I believe it's the right moment to invest in crypto-assets or ICOs | _13 |

ASK ALL

| | |
|---|---|
| And how often would you say this statement applies to you? For each statement could you tell me whether it Always, often, sometimes, rarely or never applies to you? | Question: QS2 |
| 1='Always,' 2, 3, 4, 5='Never,' -97='Don't' know, -98 Not relevant, or -99=Refused. | |
| | Label: How often do the statements apply to you? |
| I tend to worry about paying my normal living expenses | _1 |
| My finances control my life | _2 |
| Before I buy something I carefully consider whether I can afford it | _3 |
| I have money left over at the end of the month | _4 |
| I pay my bills on time | _5 |
| I share the passwords and PINs of my bank account with my close friends | _6 |
| Before buying a financial product online I check if the provider is regulated in my country | _7 |
| I share information about my personal finances publicly online (e.g. on social media) | _8 |
| Before I buy something I consider whether the company strives to improve its social or environmental impact | _9 |

ASK ALL

| | |
|---|--|
| I would also like to know how well this statement describes you or your situation. For each statement could you let me know whether it describes your situation or thoughts completely, very well, somewhat, very little or not at all. | Question: QS3 |
| 1='completely,' 2, 3, 4, 5='not' at all, -97='Don't' know, -98 Not relevant, or -99=Refused. | |
| | Label: How well do the following statements describe you? |
| I prefer to choose financial intermediaries who make choices based on ethics (investments in clean energy, exclusion of investments in companies that do not respect international arms treaties...) | _2 |
| Because of my money situation, I feel like I will never have the things I want in life | _3 |
| I am concerned that my money won't last | _9 |
| I am just getting by financially | _10 |
| I tend to live for today and let tomorrow take care of itself | _11 |
| I sometimes buy a lottery ticket when I feel like I don't have enough money | _12 |
| I regularly change the passwords on websites that I use for online shopping and personal finances | _13 |

ASK IF QD14=1

| | |
|---|--|
| I am now going to read out some statements. I would like to know how much you agree or disagree with each of these statements (as it relates to you). Please use a scale of 1 to 5, where: 1 tells me that you completely agree with the statement, and 5 shows that you completely disagree | Question: QS4 |
| 1='completely' agree, 2, 3, 4, 5 completely disagree. -97='Don't' know, -98 Not relevant -99=Refused. | |
| | Label: How much do you agree with the following statements? |
| I think that it is safe to shop online using public Wi-Fi networks (e.g., in cafés, airports, shopping malls) | _1 |
| It is important to pay attention to the security of a website before making a transaction online (e.g. https sites, safety logo or certificate) | _2 |
| I think it is not important to read the terms and conditions when buying something online | _3 |
| Digital tools facilitate the management of my personal finances | _4 |
| I trust the financial services provided by online banks and FinTechs | _5 |
| I believe that financial service providers should use a wide range of non-financial personal data, including from social media, in decisions about granting credit | _6 |
| I am more likely to buy impulsively when I buy online than in person in a shop | _7 |
| It is more likely that I would read the small print of a contract if it is on paper than online | _8 |

ASK ALL

| | |
|---|--|
| I am now going to read out some statements. I would like to know how much you agree or disagree with each of these statements (as it relates to you). Please use a scale of 1 to 5, where: 1 tells me that you completely agree with the statement, and 5 shows that you completely disagree | Question: QS5 |
| 1='completely' agree, 2, 3, 4, 5 completely disagree. -97='Don't' know, -98 Not relevant, -99=Refused. | |
| | Label: How much do you agree with the following statements? |
| It is more important to invest in companies that are making a profit than in companies that strive to minimise their negative impact on the environment | _4 |
| It is more important to invest in companies that are making a profit than in companies that strive to improve their social impact | _5 |
| It is more important to invest in companies that are making a profit than in companies that strive to improve their risk management, ethics and accountability | _6 |

Background information

ASK ALL

| In the last 12 months, how often have you done the following? | Question: QD6 |
|--|--|
| 1='Never,' 2='Sometimes,' 3='Often', 4='Very often' -97='Don't' know. -99=Refused | |
| | Label: How often have you done the following? |
| Written document on a personal computer (desktop or laptop) | _1 |
| Sent or received an email | _2 |
| Used a mobile phone to make calls | _3 |
| Made calls over the internet (including video calls) | _4 |
| Participated in social networks online (such as <national examples>) | _5 |
| Used instant messaging applications (such as <national examples>) | _6 |
| Looked for information online (such as reading the news or finding information about goods and services) | _7 |

ASK ALL

| What is the highest level of education that you have completed? | Question: QD9 |
|---|---------------------------------|
| | Label: Educational level |
| Post-graduate education or equivalent (e.g. master's degree, PhD or advanced professional training) | 1 |
| Second-cycle qualification (laurea magistrale, magistrale a ciclo unico) | 2 |
| Bachelor of arts (laurea triennale) | 3 |
| Attended university but did not graduate | 4 |
| High school diploma (upper secondary school) | 5 |
| Attended high school but did not complete | 6 |
| Middle school diploma (lower secondary school) | 7 |
| Attended middle school but did not complete | 8 |
| Primary school diploma | 9 |
| Primary school but did not complete, or no education | 10 |
| <i>Refused</i> | -99 |

ASK ALL

| What is your nationality? | Question: QD12 |
|---------------------------|------------------------------|
| | Label: Place of birth |
| Italian | 1 |
| Other | 0 |
| <i>Refused</i> | -99 |

ASK ALL

| And finally, could you tell me which of these categories your household income usually falls into (after tax)? Would you say it is... | Question: QD13 |
|---|---------------------------|
| | Label: Income band |
| a) Up to 1750 euro a month | 1 |
| b) Between 1751 euro and 2900 euro a month; or | 2 |
| c) more than 2900 euro a month | 3 |
| <i>Don't know</i> | -97 |
| <i>Refused</i> | -99 |