

BANCA D'ITALIA

SURVEY OF ITALIAN HOUSEHOLDS' INCOME AND WEALTH

(I BILANCI DELLE FAMIGLIE ITALIANE NEL 1995)

QUESTIONNAIRE HEAD OF HOUSEHOLD

May 1996

NO. QUESTIONNAIRE: **NQUEST**

PROGRESSIVE: **PROG**

REGION: **IREG**

PROVINCE:

TOWN: **ICOM***

1. DATE OF INTERVIEW: / / 1996

DATA11* **DATA12***

2. TIME OF INTERVIEW: ,

ORA11* **ORA12**

3. PLACE OF INTERVIEW: TOWN _____ PROVINCE _____

4. TYPE OF SAMPLE UNIT:

- unit drawn from the primary list 1 **QUEST**
- substitute (from replacement list) 2
- interviewed in 1994 (Panel) 3
- new household formed by members of a household interviewed in 1994 (ex PANEL):..... 4

If ex PANEL (code 4) → No. of questionnaire of the original household **NQUESTP**

NAME OF INTERVIEWEE: _____

ADDRESS: street _____ No. _____

TOWN: _____ PROV. _____

TELEPHONE 1 Yes →

TEL*

2 No

☎: _____ / _____

(area code)

(number)

(INTERVIEWER! Complete all parts!)

Date: _____ Signature: _____ No.

① STARRED VARIABLES ARE NOT AVAILABLE FOR EXTERNAL USERS

A. COMPOSITION OF HOUSEHOLD AT END-1995

ALL HOUSEHOLDS

A. I would first like to record the composition of the household. Can you please list all household members as of 31 December 1995?

(Include all persons that normally lived in this dwelling at 31 December 1995 who contributed at least part of their income to the household. Also include any members temporarily absent; e.g. on vacation, temporarily away for study, etc. and any non-relatives that lived stably in the household at 31 December 1995.)

B. This household comprised persons, including children.

NCOMP

____ No. of persons from 0 years of age upwards living in this household at 31 December 1995

C. Record personal data for each member of household.

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

N.B. Identify the effective head of household, i.e. the person primarily responsible for the household budget. Record information for the head of household in column 1 and continue with the remaining household members. Follow the same order in subsequent pages.

In the case of the prolonged absence or death of the head of household, record the data for the person as reported at 31.12.1995 and interview the best-informed person that has replaced the head of household in that role.

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

FOR PANEL ONLY
Question A05, A06, A07, A08

Keep the order in which members are listed unchanged with respect to 31.12.1995, adding members that left the household in 1994 or 1995

[illegible]

ALL HOUSEHOLDS

[illegible]

(Keep the order in which members are listed unchanged)

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

(Keep the order in which members are listed unchanged)

NAME (enter).. →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
<p>I would now like to discuss the health of the members of the household.</p> <p>SALUTE</p> <p>A14. In general terms, would you describe the health of (name) at the end of 1995 as very good (5), good (4), neither good nor bad (3), bad (2), very bad (1)? (show card A14)</p> <p>(Enter corresponding code)→</p>									
<p>A15. At the end of 1995 did (name) suffer from any chronic illnesses?</p> <p>(show card A15). CRONIC</p> <p>- Yes</p> <p>- No</p>	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
<p>A16. At the end of 1995 did (name) suffer from any form of disability?</p> <p>(show card A16). INVALID</p> <p>- Yes</p> <p>- No</p>	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2

QUESTIONS A17 AND A18 FOR PANEL ONLY

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

A17. Following the changes in your household between the end of 1993 and the end of 1995, has there been an increase in the property or savings owned by your household? In other words, has someone contributed (Interviewer: read!)?

	Yes	No	(If "Yes"): value?
- houses, land, buildings, businesses?.....	1	2	Lit , , 000
		INC1	TINCRIM
- cash or other forms of savings such as current accounts, Treasury bills, etc.?	1	2	Lit , , 000
		INC2	TINCRAF

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

A18. Following the changes in your household between the end of 1993 and the end of 1995, has there been a decrease in the property or savings owned by your household? (Interviewer: read!)?

	Yes	No	(If "Yes"): value?
- houses, land, buildings, businesses?.....	1	2	Lit , , 000
	DEC1		TDECRIM
- cash or other forms of savings such as current accounts, Treasury bills, etc.	1	2	Lit , , 000
	DEC2		TDECRAF

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

ALL HOUSEHOLDS

	HEAD OF HOUSEHOLD		SPOUSE	
	Father	Mother	Father	Mother
<i>(show card A19)</i> What were the educational qualifications, employment status and sector of activity of your parents <u>when they were your current age</u> ? <i>(If the parent was retired or deceased at that age, refer to time preceding retirement or death)</i>				
A19. Educational qualification:	STUPCF	STUMCF	STUPCO	STUMCO
- none	1	1	1	1
- elementary school	2	2	2	2
- middle school	3	3	3	3
- high school	4	4	4	4
- university degree	5	5	5	5
A20. Work status:	CONPCF	CONMCF	CONPCO	CONMCO
- blue-collar worker.....	1	1	1	1
- office worker	2	2	2	2
- teacher	3	3	3	3
- junior manager, official	4	4	4	4
- senior manager	5	5	5	5
- member of the professions	6	6	6	6
- entrepreneur	7	7	7	7
- free lance.....	8	8	8	8
- not employed	9	9	9	9
A21. Sector (if employed):	SETPCF	SETMCF	SETPCO	SETMCO
- agriculture, fishing	1	1	1	1
- industry	2	2	2	2
- general government	3	3	3	3
- other (commerce, artisan, other services, etc.)	4	4	4	4
<i>(Questions 22-23 only for parents who <u>did not live in this household at 31.12.1995</u>)</i>	SETPCF	SETMCF	SETPCO	SETMCO
A22. In what year were your parents born?	1	1	1	1
A23. Were your parents still alive at 31.12.1995?	VITPCF	VITMCF	VITPCO	VITMCO
- Yes	1	1	1	1
- No	2	2	2	2
A24. Did you have brothers or sisters who <u>were not</u> residing with you at 31.12.1995?	VITFCF		VITFCO	
- Yes	1		1	
- No → Question A26	2		2	
A25. <i>(If "Yes")</i> :	NFRATCF		NFRATCO	
- number of brothers	NSORECF		NSORECO	
- number of sisters				
A26. Did you have children who did not reside with you at 31.12.1995?	FIGLIF		FIGLICO	
- Yes	1		1	
- No → Question B01	2		2	
A27. <i>(if "Yes")</i> : How many children?	NFIGLIFC			

→ Go to Section B

B. EMPLOYMENT AND INCOMES

(Keep the order in which members are listed unchanged)

NAME (enter) →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
<p>B01. In 1995 was (name) employed or not? I.e. did he/she have paid employment? <i>(Consider the prevalent status in 1995)</i></p> <p>APQUAL (If "employed") What was the main employment of (name) for the greater part of the year? <i>(Show card B01a)</i></p> <p>(If "not employed") What was the status of (name) in 1995? <i>(Show card B01b)</i></p> <p>• EMPLOYEE</p> <p>- blue-collar worker or similar (including apprentices and homeworkers)</p> <p>- office worker</p> <p>- school teacher in any type of school (including teachers with term appointments, those under special contracts and similar)</p> <p>- junior manager/cadre</p> <p>- manager, senior official, principal, headmaster, university teacher, magistrate</p> <p>- other (specify):</p> <p>SELF-EMPLOYED</p> <p>- member of the arts or professions</p> <p>- sole proprietor</p> <p>- free lance</p> <p>- owner or member of a family business</p> <p>- active shareholder/partner</p> <p>- other (specify):</p> <p>• NOT EMPLOYED</p> <p>- first-job seeker</p> <p>- unemployed</p> <p>- homemaker</p> <p>- well off</p> <p>- job pensioner</p> <p>- non-job pensioner (disability/survivor's/social pension)</p> <p>- student (from primary school up)</p> <p>- pre-school-age child</p> <p>- conscript</p> <p>- other (specify):</p>									
	01	01	01	01	01	01	01	01	01
	02	02	02	02	02	02	02	02	02
	03	03	03	03	03	03	03	03	03
	04	04	04	04	04	04	04	04	04
	05	05	05	05	05	05	05	05	05
	06	06	06	06	06	06	06	06	06
	07	07	07	07	07	07	07	07	07
	08	08	08	08	08	08	08	08	08
	09	09	09	09	09	09	09	09	09
	10	10	10	10	10	10	10	10	10
	11	11	11	11	11	11	11	11	11
	12	12	12	12	12	12	12	12	12
	13	13	13	13	13	13	13	13	13
	14	14	14	14	14	14	14	14	14
	15	15	15	15	15	15	15	15	15
	16	16	16	16	16	16	16	16	16
	17	17	17	17	17	17	17	17	17
	18	18	18	18	18	18	18	18	18
	19	19	19	19	19	19	19	19	19

(Keep the order in which members are listed unchanged)

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

REMARKS: _____

FOR MEMBERS LESS THAN 15 YEARS OLD AT 31.12.1995 → go to Question B27

(Keep the order in which members are listed unchanged)

NAME (enter) →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9

EMPLOYMENT OPPORTUNITIES

B04. In 1995 did (**name**) do anything to find employment (temporary or otherwise) or to change his/her employment?

CERC

- Yes ➔ **Question B06**
- No

(If employed or a pensioner → Question B06)

B05. Can you tell me why you did not look for employment?

(Do not prompt!) **MCERC1 ... 11**

- for family reasons:
 - to look after members of the household (children, old people)
 - to have more time to spend with the family
 - other family reasons
- because the household's income was sufficient
- because it would not have been worthwhile economically
- because of the difficulty of finding work
- for health/disability reasons
- because I was waiting for public competitive exams
- because I was studying
- because I was doing/waiting to do military service
- other (*specify*):

B06. In 1995, did (**name**) find or change employment or
at any rate have an opportunity of doing so? **OFFERTE**

- Yes

- No..... → **Question B09**

(If "Yes" to Question B06)

B07. How many such opportunities, taken up or not, did he/she have altogether in 1995? **NOFFERTE**

B08. How many did he/she turn down? **NRIFIUTI**

LIFETIME WORK EXPERIENCE

B09. Consider all the activities, including temporary ones, performed up to 31.12.1995: how many activities had (**name**) performed, including the one, if any, being performed at 31.12.1995? **NESPLAV**

- none ➔ **Question B20 or B21**

- one

- more than one, specify:

B10. How old was **(name)** when he/she began to work?
(the answer should refer to the first activity performed)

ETALAV

B11. Considering the lifetime work experience of (**name**) , did he/she ever pay, or his/her employer pay, pension contributions, even for a short period (and even if long ago)?

CONTRIB

- Yes
- No → **Question B13**

(If "Yes")

B12. For how many years? **ACONTRIB**

(If for less than a year) For how many months?.....

MCONTRIB

(Keep the order in which members are listed unchanged)

NAME (enter) →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
B13. Has ... (name) ever lost a job at any time in his/her life and remained unemployed for at least 6 consecutive months? (N.B. not when a first-job seeker) DISOCC - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
B14. Has ... (name) ever been on <u>wage supplementation</u> at 0 hours [form of paid temporary layoff] for at least 6 consecutive months? CASSINT - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
For members who at some time in their lives have been unemployed or on wage supplementation at 0 hours [form of paid temporary layoff] for at least 6 consecutive months B15. I shall now ask some questions that you should answer with a score of from 1 to 5, where 1 is a low rating and 5 a high one (2,3,4 are intermediate ratings). When you were unemployed or on wage supplementation, as compared with when you were working,(*) (Read, show card B15 and enter codes) DIS1 ... 5 - your role in the family is/was - your health is/was - your ability to have relationships with other people is/was (87) - your confidence in yourself is/was - your ability to exploit your free time is/was - overall, apart from the economic aspect, you feel/felt yourself to be.....									

(*) Question B15 is directed to the individual members of the household. In the event of a member being absent, contact him/her by phone

- Member(s) interviewed by phone

(Circle the number(s)) →

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

DISTEL

FOR THE "NOT EMPLOYED" MEMBERS OF THE HOUSEHOLD (see Question B01)

→ go to Question B20 or B21

B16. At what age does (name) expect to retire (or did he/she retire)? ETAPEN									
If the activity performed was the only one → Question B18 B17. How old was (name) when he/she began the activity he/she was performing at 31/12/1995? ETALAV2									
B18. During 1995 was (name) ever absent from work on grounds of sickness (excluding maternity)? NOMALAT - No, never → Question B20 or B21 - Yes	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
(If "Yes"): B19. For how many days? MALAT									

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

(Keep the order in which members are listed unchanged)

NAME (enter) →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
B20. I shall now ask some questions that you should answer with a score of from 1 to 5, where 1 is a low rating and 5 a high one (2,3,4 correspond to intermediate ratings). How do you judge your work as regards(*) (Read, show card B20 and enter codes)									
GIU1 ... 6									
- environmental conditions (physical and social)	<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"/>
- dangerousness for life or health	<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"/>
- demandingness	<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"/>
- interestingness	<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"/>
- consideration by others	<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"/>
- concern about losing your employment	<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"/>
GIUTOT									
- overall satisfaction, apart from the economic aspect	<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"/>

(*) Question B20 is directed to the individual members of the household. In the event of a member being absent, contact him/her by phone

- Member(s) interviewed by phone

(Circle the number(s)) →

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

GIUTEL

→ Go to Question B27

REMARKS : _____

TO THE EMPLOYED AND UNEMPLOYED MEMBERS AND FIRST-JOB SEEKERS

(EXCLUDE PENSIONERS, HOUSEWIVES AND STUDENTS)

(Keep the order in which members are listed unchanged)

NAME (enter) →	MEMBERS OF THE HOUSEHOLD								
	1 H.H.	22	33	54	55	56	77	88	99
B21. Regardless of your employment status in 1995, what is your employment status <u>at present</u> ? - employed - unemployed → Question B23 - first-job-seeker → Question B23 - pensioner → Question B27 SITUAT									
B22. Do you expect to retire or give up your employment <u>voluntarily</u> in the next 12 months? - Yes → Question B27 - No PENSVOL	(1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
(Show card B23) B23. What, according to you, is the probability that you will <u>remain in or find employment</u> (or start an activity) in the next 12 months? In other words, if you had to give a score of from 0 to 100 to the chances that you will <u>remain in or find employment</u> in the next 12 months, what would it be? ("0" if certain of not working, "100" if certain of working). PROBLAV <div style="text-align: center;"> Probability of working 0 10 20 30 40 50 60 70 80 90 100 I am certain I will not work I am certain I will work (enter score) → </div>									
B24. Assuming that you remain in or find employment in the next 12 months, can you say what is the <u>minimum</u> overall ANNUAL amount you expect to earn, net of taxes, including overtime, bonuses, fringe benefits, etc? <u>Minimum</u> amount you expect to earn in the next 12 months (enter minimum earnings expected) → MINLAV									
B25. Assuming again that you remain in or find employment in the next 12 months, can you say what is the <u>maximum</u> overall ANNUAL amount you expect to earn, net of taxes, including overtime, bonuses, fringe benefits, etc? <u>Maximum</u> amount you expect to earn in the next 12 months (enter maximum earnings expected) → MAXLAV									
INTERVIEWER! Calculate $X = \frac{\text{MAXIMUM} + \text{MINIMUM}}{2}$ B26. What is the probability that you will earn less than X (the amount obtained for $\frac{\text{MAXIMUM} + \text{MINIMUM}}{2}$) ? (Show card B26) If you had to give a score of between 0 and 100 to the chances of earning less than X, what would it be? ("0" if certain of earning more than X, "100" if certain of earning less than X) PROBLTX <div style="text-align: center;"> 0 10 20 30 40 50 60 70 80 90 100 I am certain of earning more than X I am certain of earning less than X (enter score) → </div>									

(*) Questions B21....B26 are directed to the individual members of the household. In the event of a member being absent, contact him/her by phone
 - Member(s) interviewed by phone

PROBTEL

(Circle the number(s)) →

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

(Keep the order in which members are listed unchanged)

NAME (enter) →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
ALL HOUSEHOLDS									
B27. In 1995 did (name) receive income from payroll employment, whether full or part time, continuous or occasional? LAVORO									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
B28. In 1995 again did (name) receive income from self-employment as a:									
a) member of the professions, sole proprietor or free lance? - Yes	1	1	1	1	1	1	1	1	1
..... - No	2	2	2	2	2	2	2	2	2
PIND1									
b) owner or member of a family business? - Yes	1	1	1	1	1	1	1	1	1
..... - No	2	2	2	2	2	2	2	2	2
PIND2									
c) active shareholder/partner? - Yes	1	1	1	1	1	1	1	1	1
..... - No	2	2	2	2	2	2	2	2	2
PIND3									
B29. And in 1995 did (name) receive income from a job, disability, long-service, old-age, social, or survivor's pension or a pension (life annuity) under a private insurance policy?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
PPENS									
B30. And in 1995 did (name) receive :									
a) payments under casualty, life or health insurance policies?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
ALTRED1									
b) unemployment benefits of any kind or employee severance pay?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
ALTRED2									
c) Economic support of any kind from public or private bodies?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
ALTRED3									
d) Scholarships, gifts or cash from relations or friends not living in the house, alimony, or other income?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
ALTRED4									

N.B. • Summarize the position of each member by circling the number opposite each of the alternatives envisaged.

Consider every activity performed and every pension.

• Compile the annexes corresponding to the numbers circled before continuing with Section C of the interview

	ANNEXES								
• employee ("Yes" to Question B27)	B1	B1	B1	B1	B1	B1	B1	B1	B1
• member of the professions, sole proprietor or free lance ("Yes" to Question B28a)	B2	B2	B2	B2	B2	B2	B2	B2	B2
• family business (compile only one B3 for all the members) ("Yes" to Question B28b)	B3	B3	B3	B3	B3	B3	B3	B3	B3
• active shareholder/partner ("Yes" to Question B28c)	B4	B4	B4	B4	B4	B4	B4	B4	B4
• pensioner (all types of pension) ("Yes" to Question B29)	B5	B5	B5	B5	B5	B5	B5	B5	B5
• recipient of other income ("Yes" to Question B30)	B6	B6	B6	B6	B6	B6	B6	B6	B6

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

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

C. PAYMENT INSTRUMENTS AND FORMS OF SAVING

PAYMENT INSTRUMENTS

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

- C01. In 1995 did you or another member of your household have a ... *(Interviewer! Read a line at a time and enter codes!)*
 C02. *(If "Yes"):* How many?
 C03. *(If "Yes"):* How many members had at least one ... *(Interviewer! Read a line at a time and enter codes!)*

	Yes	No	No. of accounts/books	No. of holders
- <u>bank current account</u> ? DEPBANC	1	2	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> NDEPBANC	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> IDEPBANC
- <u>bank savings book</u> ? DEPBANR	1	2	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> NDEPBANR	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> IDEPBANR
- <u>PO current account</u> ? DEPPOSC	1	2	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> NDEPPOSC	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> IDEPPOSC
- <u>PO savings book</u> ? DEPPOSR	1	2	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> NDEPPOSR	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> IDEPPOSR

N.B. - If not "bank user(s)" but "PO user(s)" → **Question C28**
 - If not "bank user(s)" nor "PO user(s)" → **Question C34**

IF BANK USER(S)

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

- with just one bank 1 **UNABAN**
 - with several banks..... 2 → No. of banks **BANCHE**

C06. Which is the bank you use most? *(Full name of the bank)* _____

C07. For how many years have you (and your household) been going to this bank (i.e. the one you use most)?

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

C08. What made you prefer this bank (when you and your household began to use it)?
(Don't prompt! Maximum two answers)

PREFBA1 ... 10

- | | |
|--|---|
| - <u>convenience</u> with respect to home or place of work | 1 |
| - good terms (interest rates, charges) | 1 |
| - <u>rapidity</u> of banking transactions | 1 |
| - <u>courtesy</u> of the staff | 1 |
| - the number and variety of the <u>services supplied</u> | 1 |
| - <u>personal acquaintances</u> | 1 |
| - it is the bank of my <u>employer</u> (or of my business) | 1 |
| - it is a <u>famous, important</u> bank | 1 |
| - other answer* <i>(specify):</i> | 1 |
| - don't know, no particular reason | 1 |

* We have always banked with it (2); advices from relatives/friends (3).

IF HOLDS ONLY BANK SAVINGS BOOKS → Question C28

IF HOLDS BANK CURRENT ACCOUNTS	
---------------------------------------	--

C19. (If "Yes"): How many?

- Yes 1
- No 2



No. of Bancomat cards **NBANCOMA**
Question C24

BANCOMAT

C20. On average, how many withdrawals were made per month in 1995 using Bancomat cards?
(Consider all the Bancomat cards possessed in the household)

C21. What amount was withdrawn on average?

- No. of withdrawals per month using Bancomat cards **NPREL1**

- other frequency, i.e.: _____

- Average amount of each withdrawal Lire ,,000

PRELMED1

BANCOME1 ... 3

Question C20/21
Members not considered
(enter ref. numbers of members)

C22. In 1995 did you or your household use a Bancomat card directly at supermarkets or shops to make payments by means of P.O.S. terminals?

(If "Yes"):

C23. How many times on average per month?

- Yes 1 → - No. of times on average per month **PAGAM4**

- No 2 - other frequency, i.e.: _____

PAGAM4U

Question C23
Members not considered
(enter ref. numbers of members)

POSE1 ... 3

C24. In 1995 did you or another member of your household possess at least one credit card for household expenditure (which can be used to make payments in hotels, restaurants and shops, etc.)?

- Yes ... 1
- No 2

CARTA

→ **Question C28**

C25. How many credit cards did your household possess at the end of 1995 (exclude company cards)?

No. of credit cards **CARTE**

C26. ("If the household possessed more than one credit card"):

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

- Number of members to whom at least one credit card has been issued **PCARTE**

C27. How many credit card payments were made each month on average by your household in 1995?

- No. of payments per month on average in 1995 (never used=0)

other frequency, i.e.: _____

NPAGCART

Question C27
Members not considered
(enter ref. numbers of members)

CARTEE1 ... 3

IF BANK OR PO CUSTOMER

C28. How much money do you usually have in the house when you decide to withdraw more?

- Lire | | | ,000 **MINCON**

C29. Think of a month in 1995. In that month, **excluding withdrawals with Bancomat-type cards**, how many cash withdrawals did you or other members of your household make directly in a bank or Post Office?

C30. What was the amount on average?

- No. of withdrawals per month in a bank or Post Office | | | **NPREL2**

- other frequency, i.e. _____

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

PRELMED2

Question C29/C30
Members not considered
(enter ref. numbers of members)

PRELE1 ... 3

C31. We will now talk about deposits of cash. In 1995 did you or other members of your household deposit cash on an account of yours (current or savings) at a bank or Post Office?

(N.B. Exclude deposits of cheques!)

C32. (If "Yes") How many times in 1995?

C33. (If "Yes") What was the amount on average?

- Yes..1 → No. of times in a year | | | | **NVERS**

- No ...2 **VERSAM**

- Average amount of each deposit Lire , ,000

VERSMED

Question C32/C33
Members not considered
(enter ref. numbers of members)

VERSE1 ... 3

| | | | | |

REMARKS:

ALL HOUSEHOLDS

C34. Think for a moment of the revenues your household received in 1995 (wages, salaries, pensions, scholarships, alimonies, incomes from self-employment, property and entrepreneurial income, etc.).

In what forms were these revenues received? (*Interviewer! Read one line at a time and enter codes!*)

C35. (*If the response to question C34 indicated more than one form*) Putting the total value of the amounts received in 1995 equal to 100, what percentage was received in the form of:

PAGENT1 ... 5

Yes No

QPAGENT1 ... 5

- Cash	1	2	□□□□ %
- Credited directly on bank current accounts	1	2	□□□□ %
- Bank cheques or banker's drafts	1	2	□□□□ %
- Post office money orders	1	2	□□□□ %
- Other (<i>specify</i>):	1	2	□□□□ %

1 0 0 %

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

C36. What sum of money do you usually have in the house to meet normal household needs?

- Lire □□□,□□□□,000 **SCORTA**

C37. What is the amount of cash you usually spend per month for all your expenditure?

- Lire □□□,□□□□,000 **SPESACON**

REMARKS: _____

FORMS OF SAVING

C38. I will now show you a list of possible forms of saving (*Show card C38*) . I want you to tell me which forms of saving you or another member of your household knows, even if only by hearsay.

(For each form of saving listed, circle the code 1=Yes or 2=No in column C38). **C38A1 ...**

(For each form of saving known)

C39. Have you or another member of your household ever held any of these forms of saving (at any time in your life)?

(Enter code 1=Yes or 2=No in column C39). **C39A1 ...**

(For each form of saving held)

C40. Did your household hold ... (form of saving) at the end of 1995?

(Enter code 1=Yes or 2=No in column C40). **C40A1 ...**

C41. How much? (For each form of saving held in December 1995 enter the code corresponding to the amount shown in column C41). (Interviewer! show card C41) **C41A1 ...**

C42. Were any of the forms of saving held at the end of 1995 acquired for the first time (exclude renewals) in that year? (For each form of saving acquired for the first time in 1995 enter code 1=Yes or 2=No in column C42)

C42A1 ...

If the household had only bank deposits (A1/A4) and/or PO deposits (B1) go to question C51. If it also (or only) had other forms of saving, continue:

C43. With reference to the other forms of saving you held at the end of 1995, where were they acquired?

(More than one answer is possible. Exclude A1-A4 and B1 deposits)

- at a bank 1
- at a securities firm (SIM) 1
- at a Post Office 1
- Other (specify): 1

ACQAF1 ... 4

C44. In deciding to acquire the forms of saving held at the end of 1995, did you consult ... ?

(Read items) (More than one answer is possible. Exclude A1-A4 and B1 deposits)

CONSAF1 ... 6

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

C45. With reference to the forms of saving held at the end of 1995 (Question C40), did you consider the possibility of acquiring others in addition or in alternative? (Exclude A1-A4 and B1 deposits and buildings)

ALTAF

- Yes 1
- No 2 → Question C48

C46. Which?

(Interviewer N.B. For each asset indicated, enter code 1=Yes or 2=No in column C46, controlling that they are forms of saving that were known but not possessed at the end of 1995). **C46A5 ...**

C47. For each of the forms of saving considered but not acquired in 1995, did you examine documentation or make inquiries? (Interviewer N.B. For each form of saving indicated in the previous question, enter code 1=Yes or 2=No in column C47). **C47A5 ...**

FORMS OF SAVING			Known		Held at any time (if known)		Held at end-1995 (if known)		Size class of holding		Acquired in 1995		Con-sidered		Examined		
			(C38)		(C39)		(C40)		(C41)		(C42)		(C46)		(C47)		
			Yes	No	Yes	No	Yes	No	(card 41)	Yes	No	Yes	No	Yes	No		
A	BANK DEPOSITS, CERTIFICATES OF DEPOSIT, REPOS																
	A1	Bank current account deposits	1	2	1	2	1	2	<input type="text"/>	1	2	1	2	1	2	1	2
	A2	Bank savings deposits (i.e. savings books, both tied and not)	1	2	1	2											
	A3	- registered					1	2	<input type="text"/>	1	2	1	2	1	2	1	2
	A4	- bearer					1	2	<input type="text"/>	1	2	1	2	1	2	1	2
	A5	Certificates of deposit	1	2	1	2	1	2	<input type="text"/>	1	2	1	2	1	2	1	2
	A6	Repos (*)	1	2	1	2	1	2	<input type="text"/>	1	2	1	2	1	2	1	2
B	PO DEPOSITS																
	B1	PO current accounts and deposit books	1	2	1	2	1	2	<input type="text"/>	1	2	1	2	1	2	1	2
	B2	PO savings certificates	1	2	1	2	1	2	<input type="text"/>	1	2	1	2	1	2	1	2
C	ITALIAN GOVERNMENT SECURITIES																
	C1	BOTs (T-bills)	1	2	1	2	1	2	<input type="text"/>	1	2	1	2	1	2	1	2
	C2	CCTs (T-certificates)	1	2	1	2	1	2	<input type="text"/>	1	2	1	2	1	2	1	2
	C3	BTPs (T-bonds)	1	2	1	2	1	2	<input type="text"/>	1	2	1	2	1	2	1	2
	C4	CTZs (zero coupon)	1	2	1	2	1	2	<input type="text"/>	1	2	1	2	1	2	1	2
	C5	Other (CTEs, CTOs et al.)	1	2	1	2	1	2	<input type="text"/>	1	2	1	2	1	2	1	2
D	BONDS, SHARES OF ITALIAN MUTUAL FUNDS																
	D1	Bonds	1	2	1	2	1	2	<input type="text"/>	1	2	1	2	1	2	1	2
	D2	Mutual funds	1	2	1	2	1	2	<input type="text"/>	1	2	1	2	1	2	1	2
E	ITALIAN SHARES		1	2	1	2						1	2	1	2		
	E1	Shares of listed companies (at their market value at end-1995)					1	2	<input type="text"/>	1	2						
	E2	of which of privatized companies (Comit, Credit, INA, IMI, Eni)					1	2	<input type="text"/>	1	2						
	E3	Shares of unlisted companies (at their estimated realizable value at end-1995)					1	2	<input type="text"/>	1	2						
	E4	Shares of società a responsabilità limitata (at their estimated realizable value at end-1995)					1	2	<input type="text"/>	1	2						
	E5	Shares of partnerships (at their estimated realizable value at end-1995)					1	2	<input type="text"/>	1	2						
F	MANAGED SAVINGS (*)		1	2	1	2						1	2	1	2		
	F1	Managed by banks					1	2	<input type="text"/>	1	2						
	F2	Managed by SIMs					1	2	<input type="text"/>	1	2						
	F3	Managed by trust companies					1	2	<input type="text"/>	1	2						
G	FOREIGN SECURITIES (ISSUED BY NON-RESIDENTS)		1	2	1	2						1	2	1	2		
	G1	Bonds and government securities					1	2	<input type="text"/>	1	2						
	G2	Shares					1	2	<input type="text"/>	1	2						
	G3	Other					1	2	<input type="text"/>	1	2						
H	LOANS TO COOPERATIVES		1	2	1	2	1	2	<input type="text"/>	1	2	1	2	1	2	1	2

(*) Interviewer N.B. Avoid double counting.

FOR MEMBERS HOLDING SHARES, questions C48-C49-C50. otherwise go to Question C51

C48. Can you tell me the number of different companies of which your household holds shares?

 |_|_| **NAZI**

C49. Do these include shares of companies for which members of the household work?

(If "Yes"):

C50. What is their percentage compared with the total value of the shares held?

AZIFAM

No..... 1 **QAZIFAM**

Yes..... 2 → |_|_|_| %

ALL HOUSEHOLDS

(SHOW CARD C51)

C51. We would now like to ask you a hypothetical question that we would like you to answer as if the situation was a real one. You are offered the opportunity of acquiring a security permitting you, with the same probability, either to gain **10 million lire** or to **lose all the capital invested**. What is the most you are prepared to pay for this security?

- Lire |_|_|_|, |_|_|_|,000 **SCOMMES**

- don't know 1

- unwilling to answer 2 **NSCOMMES**

(SHOW CARD C52)

C52. We will now turn to debts (i.e. loans, mortgages, consumer credit, etc.) serving to meet needs of the household and the house (do not consider debts in connection with your business). At the end of 1995 vis-à-vis banks or financial companies or for installment payments did your household have ... ? **(Read and enter codes!)**
(Interviewer! Consider the whole amount of debt outstanding at the end of 1995)
(If "Yes") What was the amount?

	Yes	No	("If Yes"): Amount
DEB95A ... E	E	TDEB95A ... E	
- debts for the purchase or restructuring of <u>buildings</u> ?	1	2	Lire _ _ _ , _ _ _ ,000
- debts for the purchase of <u>real goods</u> (e.g. jewelry, gold, etc.)? .. 1	2		Lire _ _ _ , _ _ _ ,000
- debts for the purchase of <u>motor vehicles</u> (e.g. cars)?	1	2	Lire _ _ _ , _ _ _ ,000
- debts for the purchase of <u>furniture</u> , <u>electrical appliances</u> , etc.?	1	2	Lire _ _ _ , _ _ _ ,000
- debts for the purchase of <u>non-durable goods</u> (holidays, furs, etc.) or for <u>other reasons</u> ?	1	2	Lire _ _ _ , _ _ _ ,000

C53. At the end of 1995 did your household have receivables/payables vis-à-vis relations or friends not living in the house?

	Yes	No	(If "Yes"): Amount
- Receivables	1	2	Lire _ _ _ _ , _ _ _ _ ,000
	CRE95		TCRE95
- Payables	1	2	Lire _ _ _ _ , _ _ _ _ ,000
	DEB95		TDEB95

C54. In 1995 did your household apply to a bank or a financial company for a loan or a mortgage?

- Yes	1	
- No	2	→ Question C56 MUTUOR

C55. Was the application granted in full, in part or rejected?

- Granted in full	1	
- Granted in part	2	→ End of section MUTUOE
- Rejected	3	

(If "No" to question C54)

C56. In 1995 did you or another member of your household consider the possibility of applying to a bank or a financial company for a loan or a mortgage but then change his/her mind thinking that the application would be rejected?

- Yes	1	MUTUORIC
- No	2	

→Go to Section D

D. PRINCIPAL RESIDENCE AND OTHER PROPERTY

(SHOW CARD D01)

D01. The dwelling in which your household lived at the end of 1995 was... **(Read!)** **GODABIT**

- owned by the household1 → **D02**
- rented or sublet2 → **D17**
- occupied under redemption agreement3 → **D02**
- occupied in usufruct4
- occupied free of charge, i.e. owned by relatives or friends who lent the house free of charge or in exchange for services (caretaking, cleaning, etc.)...5 → **D19**

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

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

- Yes 1 → **Question D04**
- No 2 **UNIPRO**

D03. What is your household's ownership share?

- | | | | % **QUOPRO**

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

- year **19** | | | **ANPOSS**

D05. Who among the members of the household is/are the owner(s) of the dwelling?
(Attention! Use the reference numbers used in Section A - Composition of household)

- owner(s) | | | |

PRO1 ... 4

(SHOW CARD D06)

D06. How did the household acquire ownership?

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

POSS

D07. What was the purchase price of the dwelling?

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

IMPACQ

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

D08. Did you make payments on a loan for the purchase of this dwelling in 1995?

MUTUOAB

- Yes 1
- No 2 → **Question D21**

D09. How much did you pay in principal and interest on the loan in 1995?

TMUTUOAB

- Lire | | | | | | | | ,000 in 1995

D10. Was the loan granted on subsidized terms?

MUTUOAG

- Yes 1
- No 2 → **Quest. D12**

D11. Who granted the subsidy? **AGEV1 ... 5**
(Multiple answers possible!)

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

D12. What was the principal amount of the loan?

MUTUOIN

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

D13. What is the total duration of the loan?

MUTUODU

- | | | | years

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

MUTUOVA

- In lire 1
- In foreign currency/ECU 2
- Originally in foreign currency then converted into lire 3
- other: 4

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

D16. What is the interest rate?

TAXFIS

- Fixed rate. 1 → | | | | | | | | %

TAXVAR

- Floating rate (1995) 2 → | | | | | | | | %



GO TO QUESTION D21

IF RENTED OR SUBLET (number 2 of Question D01)

D17. What was your monthly rent in 1995, excluding condominium charges, heating and other sundry expenses? **TFITTO**

- Lire ,000 per month

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

TIPOAFF

- rent-controlled 1
- in derogation from rent-control law..... 2
- non-resident/office 3
- informal/friendship 4
- other 5

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

D19. Who is the owner of the house/apartment lived in by the household at the end of 1995?

PROPRIET

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

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

ANABIT

- year **1 9**

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

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

TFITIMP

- Lire ,000 per month

ALL HOUSEHOLDS

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

UBIC1

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

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

UBIC2

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

D24. How do you rate this dwelling? Luxury, etc.

(one answer only)

CATABIT

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

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

SUPAB

- m²

D26. What year was the building constructed?

ANCOSTR

- year **1**

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

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

RISTRUT

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

D28. Does the dwelling have two or more bathrooms?

BAGNI

- Yes 2
- No, there is only 1 bathroom 1

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

RISCALD

- Yes 1
- No 2

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

Please give your best estimate.

- a total of:

Lire. ,000

ALL HOUSEHOLDS

(SHOW CARD D 31)

D31. At the end of 1995 did you or another member of your household possess (either owned outright or under a redemption agreement) other houses, premises (shops, offices, garages) or agricultural or non-agricultural land?

(INTERVIEWER! Read and enter code!)

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

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

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

D32. Did your household sell or donate property in 1995? **VENDIM**

- Yes 1 → *Fill in a column of Annex D2 for each building sold or donated and for each plot of land sold or donated*

- No 2

D33. In 1995 did your household make advance payments on property (all types, including non-residential property) that it does not yet own?

(If "Yes") **ANTIC**

D34. How much did you pay in 1995?

Amount paid in 1995

- Yes 1 → - Lire □ □ □ □ □ □ □ □ □ □ **ANTICIPI**

- No 2

PROPERTY OWNERS (principal residence or other property)

D35. Think of all property owned by your household. In 1995 did you (or your household) incur expenses for extraordinary maintenance? Extraordinary maintenance expenses are those related to expansion, improvement, renovation, redoing plant, exteriors, etc.

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

	Yes	No	(If "Yes"): Amount spent
MANSTRA			
- extraordinary maintenance expenses	1	2	- Lire □ □ □ □ □ □ □ □ □ □ TMANSTRA

→ Go to Section E

E. NON DURABLE AND DURABLE CONSUMER GOODS

WE SHALL NOW TALK ABOUT THE SPENDING OF YOUR HOUSEHOLD IN 1995 ON BOTH FOOD AND NON-FOOD CONSUMPTION

E01. What was the monthly average spending of your household in 1995 on all consumer goods?

Include spending in cash, by means of credit cards, cheques, Bancomat cards, etc.

Consider all spending, on both food and non-food consumption, and **exclude** only that on **extraordinary maintenance of your dwelling, mortgage payments, purchases of precious objects, purchases of cars, household appliances and furniture, rent for the dwelling, life insurance premiums and contributions to private pension funds.**

- Monthly average spending on all consumption Lire ,,000 per month in 1995 **CONS**

E02. What instead is the monthly average figure for **just food consumption**? Consider spending on food products in supermarkets and the like and the spending on meals eaten regularly outside the home.

- Monthly average spending on food consumption Lire ,,000 per month in 1995

JCONSAL

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

(SHOW FORM E03)

E03. During 1995 did you (or your household) buy ... **(Interviewer! Read the items and enter codes!)**

(If "Yes")

E04. What is the total value of the objects bought? (Even if they were not paid for completely)

E05. During 1995 did you (or your household) sell.... (*Interviewer! Read the items and enter codes!*)

(*If "Yes"*)

E06. What is the total value (i.e. the amount received) of the objects sold?

	Yes	No	(<i>If Yes</i>): Value of the objects sold in 1995
▪ precious objects (jewelry, old and gold coins, works of art, antiques, including antique furniture)	1	2	VEND1 ... 2 VENDA ... B Lire [][][][], [][][][],000
▪ means of transport (cars, motorbikes, caravans, motorboats, boats, bicycles)	1	2	Lire [][][][], [][][][],000

E07. Can you give an estimate, even if only rough, of all the goods possessed by the household at the end of 1995 in the following categories: precious objects, means of transport, furniture/furnishings/household appliances?

Interviewer! If necessary, suggest: Think of what you would have received if you had sold them in 1995.

	Estimate of total value at the end of 1995
▪ precious objects (jewelry, old and gold coins, works of art, antiques, including antique furniture)	JWOVAT Lire [][][][], [][][][],000
▪ means of transport (cars, motorbikes, caravans, motorboats, boats, bicycles)	JDURAT1 Lire [][][][], [][][][],000
▪ furniture, furnishings, household appliances and sundry articles (furniture, furnishings, carpets, lamps, small household appliances, washing machines, dishwashers, vacuum cleaners, floor polishers, TVs, PCs, fridges, cookers, heaters, air conditioners, radios, tape recorders, CD players, HI-FI equipment, mobile phonesets, fax machines, cameras, camcorders, etc.)	JDURAT2 Lire [][][][], [][][][],000

→ Go to Section F

F. FORMS OF INSURANCE

Life insurance

F01. In 1995 did you or another member of your household hold a life insurance policy?

- Yes..... 1

- No 2 → **Question**

ASS1

F07

	1st Policy	2nd Policy	3rd Policy	4th Policy
F02. Members insured (Holders of the policy) (Reference number of the member of the household in Section A - Composition of household) →	— ASS1C1 ... 4 	— 	— 	—
F03. What kind of policy was it? - straight, i.e. benefit is paid only on the death of the policyholder - mixed, benefit is paid either on the death of the policyholder or when the policy expires (in a lump sum or as an annuity)	ASS1T1 ... 4 1 2	1 2	1 2	1 2
F04. Was it an individual or group policy? - individual - group, but with the cost borne entirely by the insured..... - group, with the firm the insured works/worked for contributing to the cost ... - don't know	ASS1G1 ... 4 1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
F05. Year policy started?	19 ASS1A1 ... 4	19	19	19
F06. How much did your household pay in 1995 for each policy?	, , 000 ASS1S1 ... 4	, , 000	, , 000	, , 000

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

F07. In 1995 did you or another member of your household, individually or with the help of your, his or her employer, pay premiums for a private (or supplementary) pension, an annuity or simply to receive a lump sum in the future (e.g. under children's saving plans)?

- Yes 1
 - No 2 → Question
F13

ASS2

	1st Policy	2nd Policy	3rd Policy	4th Policy
F08. Members insured (Holders of the policy) (Reference number of the member of the household in Section A - Composition of household) →	— ASS2C1 ... 4 <input type="text"/>	— <input type="text"/>	— <input type="text"/>	— <input type="text"/>
F09. Was it an individual or group policy? - individual - group, but with the cost borne entirely by the insured - group, with the firm the insured works/worked for contributing to the cost ... - don't know	ASS2G1 ... 4 1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
F10. Year in which premium payments started for this pension or annuity?	ASS2A1 ... 4 19 <input type="text"/> <input type="text"/>	19 <input type="text"/> <input type="text"/>	19 <input type="text"/> <input type="text"/>	19 <input type="text"/> <input type="text"/>
F11. At what age will the insured start to receive the pension or annuity or receive the lump sum?	ASS2R1 ... 4 <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
F12. How much did your household pay in 1995 for each private/ supplementary pension? ...	ASS2S1 ... 4 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ,000	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ,000	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ,000	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ,000

Health insurance policies (accidents and sickness)

F13. In 1995 did you or another member of your household have a private health insurance policy (covering accidents and sickness)?

- Yes 1
 - No 2 → Question F20 **ASS4**

F14. In 1995 how many health policies were held by members of your household? **NASS4**

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

	1st Policy	2nd Policy	3rd Policy	4th Policy
F15. In 1995, how many household members were covered by this policy? (Reference number of the member of the household in Section A - Composition of household)	ASS4C11 ... 41 <input type="text"/>	ASS4C12 ... 42 <input type="text"/>	ASS4C13 ... 43 <input type="text"/>	ASS4C14 ... 44 <input type="text"/>
Are all the household members insured? →	ASS4CT1 1	ASS4CT2 1	ASS4CT3 1	ASS4CT4 1
F16. Was it an individual or group policy?	ASS4G1 ... 4			
- individual	1	1	1	1
- group, but with the cost borne entirely by the insured	2	2	2	2
- group, with the firm the insured works/worked for contributing to the cost ...	3	3	3	3
- don't know	4	4	4	4
F17. Year policy started?	19 <input type="text"/> <input type="text"/> ASS4A1 ... 4	19 <input type="text"/> <input type="text"/>	19 <input type="text"/> <input type="text"/>	19 <input type="text"/> <input type="text"/>
F18. What is the contractual duration of the policy? (Number of years)	<input type="text"/> <input type="text"/> ASS4D1 ... 4	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
F19. How much did your household pay in 1995 for each policy ?	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ASS4S1 ... 4	<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"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

ALL HOUSEHOLDS

F20. In 1995 did a member of the household apply *unsuccessfully* to take out or renew a health insurance policy ?

- Yes 1 **ASS4RES**
 - No 2 → Question F22

(If "Yes")

F21. Which member(s) had their application turned down?

(Ref. no. of the household member in Section A - Composition of household)

ASS4RES1... 4

Casualty insurance (excluding compulsory automobile liability insurance - RCA)

F22. In 1995 did you or another member of your household pay premiums for a policy or policies covering accidents, theft, fire, hail, third-party liability, etc. (exclude compulsory automobile liability insurance - RCA)?

- Yes 1

- No 2 → Question F25 **ASS3**

F23. What was the aim of taking out such policy or policies? (*multiple answers are possible*)

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

ASS31 ...10

Theft 1

Fire 1

Other 1

To insure working premises or equipment

Theft 1

Fire 1

Other 1

To insure automobiles or other motor vehicles (exclude RCA)

Theft 1

Fire 1

Other 1

Other reasons 1

F24. How much did your household pay in total in 1995?

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

ASS3S

ALL HOUSEHOLDS

F25. In 1995 did a member of your household apply *unsuccessfully* to take out or renew a casualty policy?

- Yes 1

- No 2 → **End of Section F** **ASS3RES**

F26. What kind or kinds of policy were involved? (*multiple answers possible*)

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

ASS3RE1 ... 10

Theft 1

Fire 1

Other 1

To insure work premises or equipment

Theft 1

Fire 1

Other 1

To insure automobiles or other motor vehicles (exclude RCA)

Theft 1

Fire 1

Other 1

Other reasons 1

→ Go to Section G

G. FUTURE COLLABORATION

G1. Since the Bank of Italy would like to follow the development of income and saving over time, would you please let us have your new address and telephone number if you move?

Address _____

Telephone number _____ / _____

Relationship with the interviewee: _____

Thank you for your cooperation.

H. INFORMATION TO BE PROVIDED BY THE INTERVIEWER

H1. DURATION OF THE INTERVIEW (in minutes) |__| |__| |__| **DURATA**

ASSESSMENT OF THE INTERVIEW

H2. How do you rate the interviewee's understanding of the questions?

- | | |
|--------------------|-------------------|
| - limited | 1 |
| - sufficient | 2 |
| - fair | 3 GIUDINT1 |
| - good | 4 |
| - very good | 5 |

H3. How do you rate the difficulty the interviewee had in responding?

- | | |
|--------------------|-------------------|
| - none..... | 1 |
| - limited | 2 |
| - average | 3 GIUDINT5 |
| - great | 4 |
| - very great | 5 |

H4. How do you rate the interviewee's interest in the matters covered by the interview?

- | | |
|--------------------|-------------------|
| - limited | 1 |
| - sufficient | 2 |
| - fair | 3 GIUDINT2 |
| - good | 4 |
| - very good | 5 |

H5. How do you rate the reliability of the information provided by the interviewee on income and wealth?

- | | |
|-----------------|-------------------|
| - nil | 1 |
| - limited | 2 |
| - fair | 3 GIUDINT3 |
| - high | 4 |

H6. How do you rate the general climate of the interview?

- | | |
|--------------------|-------------------|
| - poor | 1 |
| - sufficient | 2 |
| - fair | 3 GIUDINT4 |
| - good | 4 |
| - very good | 5 |

(INTERVIEWER! Fill in every part!)

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

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

INFORMATION ON THE ACTIVITY OF EMPLOYEES

B1

Questionnaire No. **NQUEST**

Reference No. →

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

ALL ANSWERS SHOULD REGARD ACTIVITY AS EMPLOYEES

1. Indicate:

Activity engaged in: - main 1 **ATTIVP**
 - secondary 2

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

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

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

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

I would like information on the average number of hours you worked per week in 1995.

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

total hours |__| **ORETOT**

4. In 1995, did you have the opportunity for specifically paid overtime?

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

5. How many hours of paid overtime did you work on average per week in 1995?

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

7

(B1 continues on next page)

Reference No.



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

(SHOW CARD 6)

6. I would like you to calculate how much you earned from your work as an employee, net of taxes and social security contributions. Exclude any severance pay, withholding tax and social security contributions. Please consider all the items listed below in doing your calculations. The sum of the items shown below should equal your total earned income in 1995.

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

Total earned income in 1995 = Lire |_|_|_|_|, |_|_|_|_|, 000 **YLM**

7. In 1995 did you receive fringe benefits in the form of lunch vouchers, trips, company cars, etc. (excluding housing)?

- Yes 1 **INTEG**

- No 2 → **END OF SECTION**

(If "Yes")

8. What was the monetary value of these benefits?

|_|_|_|_|, |_|_|_|_|, 000 **YLN**

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

END OF SECTION

Questionnaire No. **NQUEST**

Reference No. →

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

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

1. Activity engaged in: - main 1
- secondary 2

ATTIV

2. You worked (including normal holiday periods):

TUTTANNO

- all year 1 **MESILAV**
- part of the year 2 → no. of months [][]

3. Number of workers (including owner(s)):

- [][][] **NUMADD**

4. Activity - member of the professions 1
PROF - sole proprietor 2
- free-lance 3

5. I would like information on the average number of hours you work per week. How many hours did you work on average per week in 1995?

- [][] **ORETOT****(SHOW CARD 6)**

6. What were your earnings in 1995 net of all taxes?

Interviewer! If there are difficulties in answering, try having the interviewee calculate earnings in the following way:

Revenues
→

a. revenues from sales of goods or services net of VAT

b. other receipts

minus

Expenses
→

a. ordinary maintenance expenses
b. purchases of raw materials or goods
c. employee compensation, including social security contributions
d. current expenses

e. rent of premises
f. taxes
g. other expenses (interest paid, leasing installments) excluding depreciation/provisions

equals

Earnings
from your
activity

→ Lire [][][], [][][], 000

7. Let's talk about debt and credit related to your activity. Excluding debts for the purchase of property, durable goods or consumer goods for household use, at the end of 1995 what was the amount of ... **(Read one item at a time and enter responses!)**

End 1995

- Medium and long-term debt for buildings or land for use in your activity?

DEBCR951 ... 5
L. [][][], [][][], 000

- Medium and long-term debt (more than 18 months) for business-related investment?

L. [][][], [][][], 000

- Short-term debt (18 months or less) with banks and financial companies?

L. [][][], [][][], 000

- Trade credit (suppliers)?

L. [][][], [][][], 000

- Trade credit (customers)?

L. [][][], [][][], 000

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

- Yes 1 **MACCHI**
- No 2 → **End of section**

(If "Yes")

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

- Lire. [][][], [][][], 000 **VALAZ**

10. How much depreciation (i.e. the amount needed to compensate for the wear of capital goods) did you record in 1995?

- Lire. [][][], [][][], 000 **AMMORT**

END OF SECTION

FAMILY BUSINESSES

(1 annex only for all members)

B3

Questionnaire No. **NQUEST**

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

(Enter member reference number!) →

IND1 ... 5

1. Activity engaged in **ATTIVP1 ... 5**

- main
- secondary

1 1 1 1 1
2 2 2 2 2

2. No. of months worked in 1995 (including normal

MESILAV1 ... 5

holiday periods)

No. of months

3. How many hours did you work per week on

average in 1995? **ORETOT1 ... 5**

No. of hours:

4. Total number of workers (including owner(s))

- **NUMADD**

5. What is your household's ownership share in the business?

- **QUOPRO**

7. Let's talk about debt and credit related to your activity. Excluding debts for the purchase of property, durable goods or consumer goods for household use, at the end of 1995 what was the amount of ... *(Read one item at a time and enter responses!)*

End 1995

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

(SHOW CARD 6)

6. What were your earnings in 1995 net of all taxes?

Interviewer! If there are difficulties in answering, try having the interviewee calculate earnings in the following way:

Revenues

→

a. revenues from sales of goods or services net of VAT

b. other receipts

minus

Expenses

→

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

equals

Earnings from your activity

→ Lire _____,000

YM

• Medium and long-term debt for buildings or land for use in your activity?

DEBCR951 ... 5

L. _____,000

• Medium and long-term debt (more than 18 months) for business-related investment?

L. _____,000

• Short-term debt (18 months or less) with banks and financial companies?

L. _____,000

• Trade credit (suppliers)?

L. _____,000

• Trade credit (customers)?

L. _____,000

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

- Yes

1

MACCHI

- No

2

→ **End of section**

(If "Yes")

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

- Lire. _____,000 **VALAZ**

10. How much depreciation (i.e. the amount needed to compensate for the wear of capital goods) did you record in 1995?

- Lire. _____,000 **AMMORT**

END OF SECTION

ACTIVE SHAREHOLDER/PARTNER

B4

Questionnaire No. **NQUEST**

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

ALL ANSWERS SHOULD REGARD ACTIVITY AS ACTIVE SHAREHOLDER/PARTNER

1. Activity engaged in:
- main 1 **ATTIVP**
- secondary 2
2. You worked (including normal holiday periods):
- all year 1 **TUTTANNO**
- part of the year 2 i.e.: → no. of months | | | **MESILAV**
3. No. of workers at the firm:
- | | | | **NUMADD**
4. What is the legal form of your firm? **FORGIU**
- SRL 1
- SPA 2
- SAA 3
- SCRL 4
- SCRI 5
- SAS 6
- SNC 7
- Other 8
- I would like information on the average number of hours you work per week.
5. How many hours did you work on average per week in 1995?
- hours | | | **ORETOT**
6. How much did you receive net of tax as fixed compensation for your work in your firm in 1995?
- Lire | | , | | | | | , | | | | | ,000 **COMPFISS**
- in 1995 I did not receive any fixed compensation 0
7. How much did you personally receive net of tax in distributed profits in 1995?
- Lire | | , | | | | | , | | | | | ,000 **DIVIDUT**
- no profits were distributed in 1995..... 0
8. What was your ownership share in the firm?
- | | | | % **QUOPRO**
9. What was the market value of the firm (your share only), at the end of 1995?
- Lire | | , | | | | | , | | | | | ,000 **PARTE95**

END OF SECTION

Questionnaire No. **NQUEST**

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

Reference No. →

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

PENSION	First pension	Second pension	Third pension
(SHOW CARD 1)			
1. You received a pension in 1995. Which social security body pays your pension? what type of pension do you receive?	TIOPEN		
. INPS - Old age/long-service	01	01	01
. INPS - Disability	02	02	02
. INPS - Survivor's	03	03	03
. INPS - Social	04	04	04
. INPDAP (former social security bodies run by Treasury) Old age/long-service	05	05	05
. INPDAP (former social security bodies run by Treasury) Disability	06	06	06
. INPDAP (former social security bodies run by Treasury) Survivor's	07	07	07
. State - Old age/long-service	08	08	08
. State - Survivor's	09	09	09
. State - War	10	10	10
. State - Disability	11	11	11
. INAIL	12	12	12
. Private pension/life annuity	13	13	13
. Foreign pension	14	14	14
. Other (specify)			
2. When did you begin to receive this pension?	19 __ __ DECOR	19 __ __	19 __ __
3a. In 1995 how much did you receive in pension benefits net of tax <u>per month</u> ? Lire	TPENS _ _ _ _ , _ _ _ _ ,000	_ _ _ _ , _ _ _ _ ,000	_ _ _ _ , _ _ _ _ ,000
3b. How many monthly payments did you receive?	MESIPEN Months __ __	Months __ __	Months __ __
4. In 1995 did you receive pension arrears, in addition to ordinary payments? - Yes - No (If "Yes"): . amount of arrears Lire	ARRET 1 2 TARRET _ _ _ _ , _ _ _ _ ,000	1 2 _ _ _ _ , _ _ _ _ ,000	1 2 _ _ _ _ , _ _ _ _ ,000
(If the interviewee received a JOB PENSION that did not involve voluntary contributions):	QUOTAPE		
5. Recall when you began to receive your pension. What percentage of your <u>last</u> <u>wage payment</u> was your <u>first</u> monthly pension payment?	_ _ _ %	_ _ _ %	_ _ _ %

END OF SECTION

OTHER INCOME SUCH AS SCHOLARSHIPS, ALIMONY, ETC.

B6

Questionnaire No. **NQUEST**

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

(SHOW CARD 1)

1. In 1995 did you personally receive other income? What sort of income did you receive?

(Interviewer! Verify answers to questions B30a-b-c-d!)

2. How much did you receive in other income in 1995?

Yes No (If "Yes"): Amount

"Yes" to question B30a:

	STA1 ... 3	YTA1 ... 3
a1. Payments under life insurance policies (excluding supplementary pensions/ life annuities)?	1 2	Lire , , 000
a2. Payments under casualty policies (auto accidents, home, etc.)? ..	1 2	Lire , , 000
a3. Payments under health policies (specialist visits, hospital stays, etc.)? ..	1 2	Lire , , 000

"Yes" to question B30b:

	STB1 ... 4	YTB1 ... 4
b1. Wage supplementation payments?	1 2	Lire , , 000
b2. Unemployment benefits (<i>indennità di mobilità</i>)	1 2	Lire , , 000
b3. Other unemployment benefits?	1 2	Lire , , 000
b4. Severance pay (including advances)?	1 2	Lire , , 000

"Yes" to question B30c:

Economic support (e.g., assistance for disabled persons, maintenance, guaranteed minimum income, food allowance etc.)		
	STC1 ... 7	YTC1 ... 7
c1. from central government?	1 2	Lire , , 000
c2. from regional government ?	1 2	Lire , , 000
c3. from provincial government?	1 2	Lire , , 000
c4. from municipal government?	1 2	Lire , , 000
c5. from local health unit (assistance for treatment, etc.)?	1 2	Lire , , 000
c6. from other local government bodies?	1 2	Lire , , 000
c7. from private social institutions?	1 2	Lire , , 000

"Yes" to question B30d:

	STD1 ... 4	YTD1 ... 4
d1. Scholarship?	1 2	Lire , , 000
d2. Gifts or cash from relatives or friends not living in the house?	1 2	Lire , , 000
d3. Alimony?	1 2	Lire , , 000
d4. Other?	1 2	Lire , , 000

END OF SECTION

PROPERTY OWNED AT THE END OF 1995**D1**

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

Questionnaire No. **NQUEST**

Reference No. →

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

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

PROPERTY	First property	Second property	Third property
1. Type of property	TIPOIMM		
. Other dwellings (i.e. excluding household residence)	1	1	1
. Other buildings or premises (e.g., garages)	2	2	2
. Agricultural land (with or without buildings)	3	3	3
. Non-agricultural land (with or without buildings)	4	4	4
2. What is the household's ownership share?	_____% QUOPRO	_____%	_____%
3. Which members of the household own the property? (INTERVIEWER! Use the reference number for household members given in Section A - Composition of household)			
- owner(s) (enter codes!) →	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Questions 4 and 5 for DWELLINGS AND OTHER BUILDINGS ONLY (EXCLUDE ALL LAND)	PRO1 ... 4		
4. <u>Area in square meters</u>	____ sq.m SUPAB	____ sq.m	____ sq.m
5. <u>Year constructed</u>	1____ ANCOSTR	1____	1____
ALL PROPERTIES (SHOW CARD 6)			
6. What was the main use of the property in 1995?	USOIMM		
. Household vacation home	01	01	01
. Household use for free-lance, professional, sole proprietorship or family business activity	02	02	02
. Other household use	03	03	03
. Rented all year to person/household	04	04	04
. Rented all year to firm/organization/club	05	05	05
. Rented part of year to person/household	06	06	06
. Rented part of year to firm/organization/club	07	07	07
. Unoccupied	08	08	08
. Cultivated by interviewee	09	09	09
. Uncultivated land	10	10	10
. Sharecropping arrangement	11	11	11
. Used free of charge	12	12	12
. Other use (specify)			

(D1 continues on next page)

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

PROPERTY (keep same order)	First property	Second property	Third property
7. How much could the property be sold for? In other words, what do you think it is worth "unoccupied"? Lire	VALABIT _____,_____,000	_____,_____,000	_____,_____,000
8. Did you rent the property in 1995? <i>N.B. Include any property rented for part of the year only (e.g., vacation homes) or rented in part (e.g., 1 or 2 rooms only)</i>	AFFITTO		
- Yes → Question 9 - No → Question 10	1 2	1 2	1 2
<i>(If "Yes" to question 8):</i> 9. How much rent did your household receive in 1995? - Total in 1995Lire	AFFEFF _____,_____,000	_____,_____,000	_____,_____,000
<i>(If "No" to question 8):</i> 10. If we assume you wanted to rent the property, what annual rent do you think your household could charge? - Total annual rent.....Lire	AFFIMP _____,_____,000	_____,_____,000	_____,_____,000
ALL PROPERTIES			
11. How did you acquire possession of the property?	POSS		
• Purchased from private individual.....	1	1	1
• Purchased from other (firm, pension fund, etc.)	2	2	2
• Inherited	3	3	3
• Donation	4	4	4
• Built by household	5	5	5
• Other (specify)	_____	_____	_____
	_____	_____	_____

END OF SECTION

PROPERTY sold or donated in 1995**D2**(Dwellings of any sort including principal residence, other buildings, agricultural and non-agricultural land)Questionnaire No. **NQUEST**

Reference No. →

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

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

PROPERTY	First property	Second property	Third property
1. Type of property sold or donated	TIPOIMM		
- household residence	1	1	1
- other dwellings	2	2	2
- other buildings (e.g., garages)	3	3	3
- agricultural land (with or without buildings)	4	4	4
- non-agricultural land (with or without buildings)	5	5	5
2. What was the household's ownership share?	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> % QUOPRO	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
3. Area in square meters (<i>For dwellings and buildings only - exclude land</i>)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> sq.m SUPAB	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> sq.m	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> sq.m.
4. In order to get a better idea of property values, what was the overall worth of the property at the time it was sold or donated?	VALABIT		
- Total Lire	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ,000	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ,000	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ,000
5. Did you rent the property in 1995? <i>N.B. Include any property rented for part of the year only (e.g., vacation homes) or rented in part (e.g., 1 or 2 rooms only)</i>			
	AFFITTO		
- Yes	1	1	1
- No → Question 7	2	2	2
(If "Yes")			
6. How much rent did your household receive in 1995?	AFFEFF		
- Total in 1995 Lire	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ,000	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ,000	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ,000

(D2 continues on next page)

