

BANCA D'ITALIA

SURVEY OF ITALIAN HOUSEHOLDS' INCOME AND WEALTH 1998

QUESTIONNAIRE HEAD OF HOUSEHOLD

(I BILANCI DELLE FAMIGLIE ITALIANE NEL 1998)

1. NO. QUESTIONNAIRE |_|_|_|_|_|_|_|_|

NQUEST

2. DATE OF INTERVIEW: |_|_|_|_|/|_|_|_|/1999

DATA11* DATA12*

3. TIME OF INTERVIEW: |_|_|_|,|_|_|

ORA11* ORA12*

4. NO. OF THE PC |N|0|0|_|_|_| **CODINT**

5. PLACE OF INTERVIEW: **ICOM*** _____ TOWN

_____ PROVINCE

6. ISTAT CODE **IREG** |_|_|_|_|_|_|_|_|

7. TYPE OF SAMPLE UNIT: **QUEST**

- unit drawn from the primary list 1

- substitute (from replacement list) 2

- interviewed in 1996 (Panel) 3

- new household formed by members of a household interviewed in 1996 (ex PANEL) 4

→ No. of questionnaire of the original household

|_|_|_|_|_|_|_| **NQUESTP**

- supplementary sample 5

① STARRED VARIABLES ARE NOT AVAILABLE FOR EXTERNAL USERS

A. COMPOSITION OF HOUSEHOLD AT END OF 1998

ALL HOUSEHOLDS

I would first like to record the composition of the household. Can you please list all household members as of 31 December 1998?

(Include all persons that normally lived in this dwelling at 31 December 1998 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 1998.)

This household comprised persons, including children.

NCOMP |__|__| No. of persons from 0 years of age upwards living in this household at 31 December 1998

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 31.12.1998 and interview the best-informed person that has replaced the head of household in that role.

Member number →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NORD									
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 <i>Italy</i> , 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 31.12.1998, adding members that left the household in 1996 or 1998

Member number →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (enter) →									
A05. If joined household in 1996-1998, give reason MOTENT									
- born	1	1	1	1	1	1	1	1	1
- other	2	2	2	2	2	2	2	2	2
A06. If left household in 1996-1998, give reason: MOTUSC									
- death	1	1	1	1	1	1	1	1	1
- transfer to barracks, nursing home, hospital, prison, etc.	2	2	2	2	2	2	2	2	2
- moved abroad	3	3	3	3	3	3	3	3	3
- formed new household, marriage (give new address)	4	4	4	4	4	4	4	4	4
- other (give new address) .	5	5	5	5	5	5	5	5	5
A07. Give new address, including telephone number									
A08. Year in which joined/left the household ANNOENUS	96 97 98	96 97 98	96 97 98	96 97 98	96 97 98	96 97 98	96 97 98	96 97 98	96 97 98
Member order in 1996 survey (at 31.12.1995) NORDP (Interviewer! complete always!)									

ALL HOUSEHOLDS

Member number →	CONTINUE WITH HOUSEHOLD MEMBERS PRESENT AT 31.12.1998								
	H.H. 1	2	3	4	5	6	7	8	9
A09. MARITAL STATUS STATCIV									
- married	1	1	1	1	1	1	1	1	1
- single	2	2	2	2	2	2	2	2	2
- separated/divorced	3	3	3	3	3	3	3	3	3
- widower/widow	4	4	4	4	4	4	4	4	4
A10. PLACE OF ABODE AT THE END OF 1993									
<i>If in Italy, enter province code →</i> PROV93*	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _
<i>If abroad, specify: E93*</i>									
- Eastern Europe	1	1	1	1	1	1	1	1	1
- Western Europe	2	2	2	2	2	2	2	2	2
- North America.....	3	3	3	3	3	3	3	3	3
- Central or South America.....	4	4	4	4	4	4	4	4	4
- Africa	5	5	5	5	5	5	5	5	5
- Asia	6	6	6	6	6	6	6	6	6
- Oceania	7	7	7	7	7	7	7	7	7

(Keep the order in which members are listed unchanged)

Member number →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (enter) →									
A11. EDUCATIONAL QUALIFICATION (Give highest qualification earned) 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> A12. HIGH SCHOOL DIPLOMA TIPODIP									
- 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> A13. UNIVERSITY DEGREE OR DIPLOMA TIPOLAU									
- 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

QUESTIONS A14 AND A15 FOR PANEL ONLY

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

A14. Following the changes in your household between the end of 1995 and the end of 1998, has there been an increase in the property or savings owned by your household? In other words, has someone contributed **(Interviewer: read!)?**

	Yes	No	<i>(If "Yes"):</i> 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)

A15. Following the changes in your household between the end of 1995 and the end of 1998, has there been a decrease in the property or savings owned by your household? **(Interviewer: read!)?**

	Yes	No	<i>(If "Yes"):</i> 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 A16-A17-A18)</i>				
What were the educational qualifications, employment status and sector of activity of your parents <u>when they were your current age</u> ? (If the parent was retired or deceased at that age, refer to time preceding retirement or death)				
- Unknown/No response/Ignored	0	0	0	0
→ Dom. A20	NOPCF	NOMCF	NOPCO	NOMCO
A16. 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
A17. 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
A18. 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)	4	4	4	4
<i>(Questions 19-20 only for parents who did not live in this household at 31.12.1998)</i>				
A19. In what year were your parents born?	1	1	1	1
A20. Were your parents still alive at 31.12.1998?	VITPCF	VITMCF	VITPCO	VITMCO
- Yes	1	1	1	1
- No	2	2	2	2
- Unknown/No response/Ignored	3	3	3	3
A21. Did you have brothers or sisters who <u>were not</u> residing with you at 31.12.1998?	VITFCF		VITFCO	
- Yes	1		1	
- No → Question A23	2		2	
A22. (If "Yes"):	NFRATCF		NFRATCO	
- number of brothers				
- number of sisters	NSORECF		NSORECO	
A23. Did you have children who did not reside with you at 31.12.1998?	FIGLICF			
- Yes	1			
- No → Question B01	2			
A24. (if "Yes"): 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 1998 was (name) employed or not? I.e. did he/she have paid employment? (Consider the prevalent status in 1998)</p> <p>APQUAL</p> <p>(If "employed") What was the main employment of (name) for the greater part of the year? (Show card B01a)</p> <p>(If "not employed") What was the status of (name) in 1998? (Show card B01b)</p> <p>• EMPLOYEE</p> <ul style="list-style-type: none"> - blue-collar worker or similar (including apprentices and homeworkers) - office worker - school teacher in any type of school (including teachers with term appointments, those under special contracts and similar) - junior manager/cadre - manager, senior official, principal, headmaster, university teacher, magistrate - other (specify): _____ <p>SELF-EMPLOYED</p> <ul style="list-style-type: none"> - member of the arts or professions - sole proprietor - free lance - owner or member of a family business..... - active shareholder/partner - other (specify): _____ <p>• NOT EMPLOYED</p> <ul style="list-style-type: none"> - first-job seeker - unemployed - homemaker - well off - job pensioner..... - non-job pensioner (disability/survivor's/social pension) - student (from primary school up) - pre-school-age child..... - conscript..... - other (specify): _____ 									
	01	01	01	01	01	01	01	01	01
	02	02	02	02	02	02	02	02	02
	03	03	03	03	03	03	03	03	03
	04	04	04	04	04	04	04	04	04
	05	05	05	05	05	05	05	05	05
	06	06	06	06	06	06	06	06	06
	07	07	07	07	07	07	07	07	07
	08	08	08	08	08	08	08	08	08
	09	09	09	09	09	09	09	09	09
	10	10	10	10	10	10	10	10	10
	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):	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
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, defence, education, health and other public services - extraterritorial organizations and entities	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4
	5	5	5	5	5	5	5	5	5
	6	6	6	6	6	6	6	6	6
	7	7	7	7	7	7	7	7	7
	8	8	8	8	8	8	8	8	8
	9	9	9	9	9	9	9	9	9
	10	10	10	10	10	10	10	10	10

REMARKS: _____

(Keep the order in which members are listed unchanged)

NAME (enter) →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
EMPLOYMENT OPPORTUNITIES									
B04. In 1998 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!)									
MCERC									
• 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 1998, 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 1998?									
NOFFERTE									
B08. How many did he/she turn down?									
NRIFIUTI									
LIFETIME WORK EXPERIENCE									
B09. Consider all the activities, including temporary ones, performed up to 31.12.1998: how many activities had (name) performed, including the one, if any, being performed at 31.12.1998?									
NESPLAV									
- none → Question B18 or B26 or B32									
- one									
- more than one, specify:									
B10. The work experiences of(name) were									
EXLAV									
- only as an employee									
- only as a self-employed									
- both as an employee and as a self-employed									
B11. How old was (name) when he/she began to work? (the answer should refer to the first activity performed)									
ETALAV									

(Keep the order in which members are listed unchanged)

NAME (enter) →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
B12. Considering the lifetime work experience of (name) , did he/she ever pay, or his/her employer pay, pension contributions, even for a short period (and even if long ago)? CONTRIB - Yes - No → Question B14	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
(If "Yes") B13. For how many years?..... ACONTRIB (If for less than a year) For how many months?..... MCONTRIB	<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"/>

FOR THE "NOT EMPLOYED" MEMBERS OF THE HOUSEHOLD (see Question B01) → go to Question B18 or B26 or B32

B14. At what age does (name) expect to retire (or did he/she retire)? ETAPEN	<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"/>
If the activity performed was the <u>only one</u> → Question B16 B17. How old was (name) when he/she began the activity he/she was performing at 31/12/1998? ETALAV2	<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"/>
B16. During 1998 was (name) ever absent from work on grounds of sickness (excluding maternity)? - No, never → Question B18 or B26 or B32 - Yes	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
(If "Yes"): B17. For how many days?	<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"/>
MALAT									

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

(Keep the order in which members are listed unchanged)

NAME (enter) → <i>NB: consider the main activity engaged in 1998 (Question B01)</i>	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
B18. Did you have to observe specific working hours? FLEXORA Yes No → Question. B24	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
B19. Did you, either always or occasionally, have to work at night (10 p.m. - 6 a.m.)? FLEXNOT Yes No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
B20. Did you, either always or occasionally, have to work on holidays (Sundays or bank holidays)? FLEXFEST Yes No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
B21. In 1998 did you have to work overtime or on usually non-working days because your employer/customer/Government Agency (effectively) obliged you to do so? FLEXNORM Often Sometimes Rarely Never Not Applicable	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
B22. How much freedom did you have to establish your own time to enter and leave your workplace and your working hours? FLEXLIB Much Enough Little Nothing	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
(Show card B23) B23. During the year did your working hours... FLEXREG ... remain normally identical vary on a regular basis during each week vary regularly from one week to another vary monthly on a regular basis vary irregularly	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
B24. In 1998, how many nights (10 p.m. - 6 a.m.) did you work? FLEXNOT									
B25. In 1998, how many bank holidays did you work? FLEXNFES									

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								
	H.H. 1	2	3	4	5	6	7	8	9
<p>B26. Regardless of your employment status in 1998, what is your employment status <u>at present</u>?</p> <p>- employed →</p> <p>- unemployed → Question B28</p> <p>- first-job-seeker → Question B28</p> <p>- pensioner → Question B32</p> <p>SITUAT</p>	1	1	1	1	1	1	1	1	1
<p>B27. Do you expect to retire or give up your employment <u>voluntarily</u> in the next 12 months?</p> <p>- Yes → Dom. B32</p> <p>- no</p> <p>PENSVOL</p>	1	1	1	1	1	1	1	1	1
<p><i>(Show card B28)</i></p> <p>B28 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).</p> <p>PROBLAV</p> <div style="text-align: center;"> <p>Probability of working</p> </div> <p style="text-align: right;">(enter score) →</p>	_	_	_	_	_	_	_	_	_
<p>B29. 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.?</p> <p>MINLAV</p> <p><u>Minimum</u> amount you expect to earn in the next 12 months</p> <p style="text-align: right;">(enter minimum earnings expected) →</p>									
<p>B30. And what is the <u>maximum</u>?</p> <p>MAXLAV</p> <p><u>Maximum</u> amount you expect to earn in the next 12 months</p> <p style="text-align: right;">(enter maximum earnings expected) →</p>									
<p>INTERVIEWER! Calculate $X = \frac{\text{MAXIMUM} + \text{MINIMUM}}{2}$</p> <p>B31. What is the probability that you will earn more than X?</p> <p>If you had to give a score of between 0 and 100 to the chances of earning more than X, what would it be? ("0" if certain of earning less than X, "100" if certain of earning more than X) <i>(Show card B31)</i></p> <p>PROBLTX</p> <div style="text-align: center;"> </div> <p style="text-align: right;">(enter score) →</p>	_	_	_	_	_	_	_	_	_

(*) Questions B26....B31 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									
B32. In 1998 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
B33. In 1998 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*									
B34. And in 1998 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?									
PPENS*									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
B35. And in 1998 did (name) receive :									
a) payments under casualty, life or health insurance policies?									
ALTRED1*									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
b) unemployment benefits of any kind or employee severance pay? ALTRED2*									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
c) Economic support of any kind from public or private bodies? ALTRED3*									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
d) Scholarships, gifts or cash from relations or friends not living in the house, alimony, or other income? ALTRED4*									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2

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

ALL1* ... 6*

	ANNEXES								
	B1	B1	B1	B1	B1	B1	B1	B1	B1
• employee ("Yes" to Question B32)	B1	B1	B1	B1	B1	B1	B1	B1	B1
• member of the professions, sole proprietor or free lance ("Yes" to Question B33a)	B2	B2	B2	B2	B2	B2	B2	B2	B2
• family business (compile only one B3 for all the members) ("Yes" to Question B33b)	B3	B3	B3	B3	B3	B3	B3	B3	B3
• active shareholder/partner ("Yes" to Question B33c)	B4	B4	B4	B4	B4	B4	B4	B4	B4
• pensioner (all types of pension) ("Yes" to Question B34)	B5	B5	B5	B5	B5	B5	B5	B5	B5
• recipient of other income ("Yes" to Question B35)	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	MEMBERS OF THE HOUSEHOLD							
		2	3	4	5	6	7	8	9
• Member(s) interviewed personally ? (If "Yes" circle)									
INTPER*									

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 1998 did you or another member of your household have a ... *(Interviewer! Read a line at a time and enter codes!)*
 C02. *(If "Yes"):* How many?
 C03. *(If "Yes"):* How many members had at least one ... *(Interviewer! Read a line at a time and enter codes!)*

	Yes	No	N° of accounts/books	N° of holders
- <u>bank current account?</u> DEPBANC	1	2	_ _ NDEPBANC	_ _ IDEPBANC
- <u>bank savings book?</u> DEPBANR	1	2	_ _ NDEPBANR	_ _ IDEPBANR
- <u>PO current account?</u> DEPPOSC	1	2	_ _ NDEPPOSC	_ _ IDEPPOSC
- <u>PO savings book?</u> DEPPOSR	1	2	_ _ NDEPPOSR	_ _ IDEPPOSR

N.B. - If not "bank user(s)" but "PO user(s)" → **Question C31**
 - If not "bank user(s)" nor "PO user(s)" → **Question C37**

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 → N° of banks |_|_|_| **BANCHE**

- C06. Which is the bank you use? *(Full name of the bank)* **NOMEBA1* .. 6***

- _____
 - _____
 - _____

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

- Yes 1 → N° of intermediaries |_|_|_| **NINTERMED**
 - No 2 → **Question C09**

- C08. Which is the intermediary you use? *(Full name of the intermediary)* **NOMEIN1* .. 6**

- _____
 - _____

C09. Consider the bank you use most: for how many years have you (and your household) been going to this bank?

ANNIBAN

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

C10. What made you prefer this bank (when you and your household began to use it)?

(Don't prompt! Maximum two answers) PREFBA1 ... 11

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

IF HOLDS ONLY BANK SAVINGS BOOKS → Question C31

IF HOLDS BANK CURRENT ACCOUNTS

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

C11. What is the gross interest rate at this bank (i.e. the most used bank)? **TAXCC** |__|_|,|__|_| %

Or, approximately: TAXCC2

- less than 3% 1
- between 3% and 4.9%2
- between 5% and 6.9% 3
- between 7% and 8.9% 4
- 9% or more 5
- don't know 6

C12. Do you (or another member of your household) have a current account overdraft facility (i.e. the possibility of being "in the red") or some other form of credit facility (other than a mortgage loan)? **SCOPER**

(Consider all banks used and exclude credit facilities used for business purposes).

C13. *(If "Yes")*: What is the maximum amount available? (sum all the credit facilities available)

- Yes .. 1 → - Lire |__|_|_|_|,|__|_|_|_|,000 total credit facilities **TSCOPER**
- No 2
- Don't know 3

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

C14. In 1998, did you (or another member of your household) issue bank cheques to make payments? *(Exclude cheques issued to make withdrawals)* **ASSBAN**

C15. *(If "Yes")*: How many cheques did your household issue on average per month in 1998?

- NASSBAN**
- Yes 1 → - No. of cheques issued on average per month |__|_|
 - - No. of cheques issued on average in 1998 |__|_|

Question C15
Members not considered
(enter ref. numbers of members)
ASSBANE0 ... 6 (*)
|__|_|_|

C16. In 1998 did you, or another member of your household, use direct debits to make recurrent payments, such as: *(Interviewer! Read a line at a time and enter codes!)*

	Yes	No	
payment of utility bills PAGAM3U	1	2	→ Question C17
payment of rent, condominium expenses, etc. PAGAM2U	1	2	
settlement of credit card payments PAGAM5U	1	2	
other periodic payments. PAGAM6U	1	2	

C17. *(Interviewer! If current account direct debit NOT used for utility bills):* **MOTNAD1 ... 9**

Why don't you use these services? *(Don't prompt!)*

- we did not know we could 1
- we are afraid of errors 1
- we used them in the past, but were not satisfied 1
- we prefer to be free to choose the date of payment 1
- the supply contracts are not in the name of the current account holders 1
- we have not had time to apply 1
- the service is expensive 1
- we do not feel the need 1
- other reasons *(specify)*: 1

C18. In 1998 did you or another member of your household make payments using bank credit transfers?

(Exclude credit transfers made in carrying on business activities) **PAGAM1U**

C19. *(If "Yes")*: How many credit transfers did you make in 1998?

- Yes 1 → - No. of credit transfers made during the year |__|_| **PAGAM1**
- No 2

Question C19
Members not considered
(enter ref. numbers of members)
BONIFIE0 ... 6
|__|_|_|

(*) FOR ALL THIS KIND OF QUESTION: IF THE VARIABLE INDEXED WITH 0 (E.G. ASSBANE0) IS 1 ALL THE MEMBERS OF THE HOUSEHOLD ARE CONSIDERED.

C20. Did you or another member of your household possess a Bancomat (ATM) card in 1998? **BANCOMAT**

C21. *(If "Yes")*: How many?

- Yes 1 → N° of Bancomat cards |__|__| **NBANCOMA**

- No 2 → **Question C26**

C22. On average, how many withdrawals were made per month in 1998 using Bancomat cards?
(Consider all the Bancomat cards possessed in the household)

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

- |__|__| No. of withdrawals in 1998 using Bancomat cards **NPREL1AN**

C23. What amount was withdrawn on average?

- - Average amount of each withdrawal Lire |__|,|__|__|__|,000 **PRELMED1**

Question C22/23
Members not considered
(enter ref. numbers of members)
BANCOME0 ... 6
|__| |__| |__|

C24. In 1998 did you or your household use a Bancomat card directly at supermarkets or shops to make payments by means of P.O.S. terminals? **PAGAM4U**

(If "Yes"):

C25. How many times on average per month?

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

→ - No. of times on average per month |__|__| **PAGAM4AN**

- No 2

Question C25
Members not considered
(enter ref. numbers of members)
POSE0 ... 6
|__| |__| |__|

C26. In 1998 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.)? **CARTA**

- Yes 1

- No 2 → **Question C31**

C27. How many credit cards did your household possess at the end of 1998 (exclude company cards)?

No. of credit cards |__|__| **CARTE**

C28. In 1998, did you or another member of your household reimburse by instalments the credit cards debits?

- Yes 1 **CARTARAT**

- No 2

C29. *("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**

C30. How many credit card payments were made each month on average by your household in 1998?

- No. of payments per month on average in 1998 (never used=0) |__|__| **NPAGCART**

- No. of payments per year on average in 1998 (never used=0) |__|__| **NPAGCAAN**

Question C30
Members not considered
(enter ref. numbers of members)
CARTEE0 ... 6
|__| |__| |__|

IF BANK OR PO CUSTOMER

C31. How much money do you usually have in the house when you decide to withdraw more?

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

C32. Think of a month in 1998. In that month, **excluding withdrawals with Bancomat-type cards**, how many cash withdrawals did you or other members of your household make directly in a bank or Post Office?

- No. of withdrawals per month in a bank or Post Office |_|_|_|_| **NPREL2**
 - No. of withdrawals in 1998 in a bank or Post Office |_|_|_|_| **NPREL2AN**

Question C32/C33
 Members not considered
 (enter ref. numbers of members)
PRELE0 ... 6
 |_|_| |_|_| |_|_|

C33. What was the amount on average?

Average amount of each withdrawal Lire |_|_|_|,|_|_|_|_|,000 **PRELMED2**

C34. We will now talk about deposits of cash. In 1998 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!) VERSAM

C35. **(If "Yes")** How many times in 1998?

C36. **(If "Yes")** What was the amount on average?

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

- No ... 2

- Average amount of each deposit Lire |_|_|_|,|_|_|_|_|,000 **VERSMED**

Question C35/C36
 Members not considered
 (enter ref. numbers of members)
VERSE0 ... 6
 |_|_| |_|_| |_|_|

REMARKS: _____

ALL HOUSEHOLDS

C37. Think for a moment of the revenues your household received in 1998 (wages, salaries, pensions, scholarships, alimonies, incomes from self-employment, property and entrepreneurial income, etc.). **PAGENT1 ... 5**
In what forms were these revenues received? (*Interviewer! Read one line at a time and enter codes!*)

C38. (*If the response to question C37 indicated more than one form*) Putting the total value of the amounts received in 1998 equal to 100, what percentage was received in the form of: **QPAGENT1 ... 5**

	Yes	No	
- 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	_ _ _ %

ALTREFO1 ... 6

1 0 0 %

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

C39. What sum of money do you usually have in the house to meet normal household needs?

- Lire |_|_|_|,|_|_|_|,000 **SCORTA**

Question C39
Members not considered
(enter ref. numbers of members)
SCORE0 ... 6
|_|_|_|_|

C40. What is the amount of cash you usually spend per month for all your expenditure?

- Lire |_|_|_|,|_|_|_|,000 **SPESECON**

Question C40
Members not considered
(enter ref. numbers of members)
SPESECE0 ... 6
|_|_|_|_|

C41. In 1998 did you or another member of your household use the internet (at home or elsewhere)?

- Yes 1 **INTERNET**
- No 2 → **Question C43**

C42. In 1998, did you or another member of your household buy goods or services on the internet (i.e. through credit cards or credit transfers)?

- Yes 1 **ACQINTER**
- No 2

REMARKS: _____

FORMS OF SAVING

C43. I will now show you a list of possible forms of saving (**Show card C43**) . 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 C43). **C43A1 ... H**

(For each form of saving known)

C44. 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 C44). **C44A1 ... H**

(For each form of saving known)

C45. Did your household hold ... (**form of saving**) at the end of 1998?

(Enter code 1=Yes or 2=No in column C45). **C45A1 ... H**

C46. How much? (For each form of saving held in December 1998 enter the code corresponding to the amount shown in column C46).

(**Interviewer! show card C46**) **C46A1 ... H**

C47. Could you tell us approximately the amount? (For each form of saving held in December 1998 enter the amount in column C47). **C47A1 ... H**

(**Interviewer!** In case of refusal go to question C48, otherwise go to question C49)

C48. At least, could you tell me if the amount held by your family was closer to ... *lower bound* ..., or ... *upper bound*... or somewhere in between? (For each form of saving held in December 1998 enter the code corresponding to the amount shown in column C48). **C48A1 ... H**

(For each form of saving known)

C49. Were any of the forms of saving held at the end of 1998 acquired for the first time (exclude renewals) in that year? (For each form of saving acquired for the first time in 1998 enter code 1=Yes or 2=No in column C49) **C49A1 ... H**

If the household had only bank deposits (A1/A4) and/or PO deposits (B1) go to question C55. If it also (or only) had other forms of saving, continue:

C50. With reference to the other forms of saving you held at the end of 1998, where were they acquired?

(More than one answer is possible. Exclude A1-A4 and B1 deposits) **ACQAF1 ... 5**

- at a bank 1
- at a securities firm (SIM) 1
- at a Post Office 1
- Other (*specify*): _____ 1
- No answer _____ 1

C51. In deciding to acquire the forms of saving held at the end of 1998, did you consult ... ?

(Read item) (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

FORMS OF SAVING		Known		Held at any time (if known)		Held at end-1998 (if known)		Size class of holding		Holding (**)		Position in the Interval		Acquired in 1998	
		(C43)		(C44)		(C45)		(C46)		(C47)		(C48)		(C49)	
		Yes	No	Yes	No	Yes	No	(Card 46)						Yes	No
A	BANK DEPOSITS, CERTIFICATES OF DEPOSIT, REPOS														
	A1	Bank current account deposits													
	A2	Bank savings deposits (i.e. savings books, both tied and not)													
	A3	- registered													
	A4	- bearer													
	A5	Certificates of deposit													
	A6	Repos (*)													
B	PO DEPOSITS														
	B1	PO current accounts and deposit books													
	B2	PO savings certificates													
C	ITALIAN GOVERNMENT SECURITIES														
	C1	BOTs (T-bills)													
	C2	CCTs (T-certificates)													
	C3	BTPs (T-bonds)													
	C4	CTZs (zero coupon)													
	C5	Other (CTEs, CTOs et al.)													
D	BONDS, SHARES OF ITALIAN MUTUAL FUNDS														
	D1	Bonds													
	D2	Mutual funds													
E	ITALIAN SHARES														
	E1	Shares of listed companies (at their market value at end-1998)													
	E2	of which of privatized companies (Comit, Credit, INA, IMI, Eni, Telecom)													
	E3	Shares of unlisted companies (at their estimated realizable value at end-1998)													
	E4	Shares of <i>società a responsabilità limitata</i> (at their estimated realizable value at end-1998)													
	E5	Shares of partnerships (at their estimated realizable value at end-1998)													
F	MANAGED SAVINGS (*)														
	F1	Managed by banks													
	F2	Managed by SIMs													
	F3	Managed by trust companies													
G	FOREIGN SECURITIES (ISSUED BY NON-RESIDENTS)														
	G1	Bonds and government securities													
	G2	Shares													
	G3	Other													
H	LOANS TO COOPERATIVES														

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

FOR MEMBERS HOLDING SHARES. Otherwise go to Question C55

C52. Can you tell me the number of different companies of which your household holds shares?

|_|_| **NAZI**

C53. Do these include shares of companies for which members of the household work?

(If "Yes"):

C54. What is their percentage compared with the total value of the shares held?

Yes 1 → |_|_|_|% **QAZIFAM**

No 2 **AZIFAM**

ALL HOUSEHOLDS

(SHOW CARD C55)

C55. 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 1998 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 1998)

(If "Yes") What was the amount?

DEB98A ... E TDEB98A ... E

Yes No ("If Yes"): Amount

- debts for the purchase or restructuring of buildings? 1 2 Lire |_|_|_|,|_|_|_|,000
- debts for the purchase of real goods (e.g. jewelry, gold, etc.)?... 1 2 Lire |_|_|_|,|_|_|_|,000
- debts for the purchase of motor vehicles (e.g. cars)? 1 2 Lire |_|_|_|,|_|_|_|,000
- debts for the purchase of furniture, electrical appliances, etc.? 1 2 Lire |_|_|_|,|_|_|_|,000
- debts for the purchase of non-durable goods (holidays, furs, etc.) or for other reasons? 1 2 Lire |_|_|_|,|_|_|_|,000

C56. At the end of 1998 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

CRE98 **TCRE98**

- payables	1	2	Lire _ _ _ _ , _ _ _ ,000
------------------	---	---	----------------------------

DEB98 **TDEB98**

C57. In 1998 did your household apply to a bank or a financial company for a loan or a mortgage?

- Yes	1	
- No	2	→ Question C59 MUTUOR

C58. Was the application granted in full, in part or rejected? **MUTUOE**

- Granted in full.....	1	} any answer: supplementary sample → Dom. C60 otherwise → End of section
- Granted in part.....	2	
- Rejected	3	

(If "No" to question C57)

C59. In 1998 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	

D. PRINCIPAL RESIDENCE AND OTHER PROPERTY

(SHOW CARD D01)

D01. The dwelling in which your household lived at the end of 1998 was... **(Read!) GODABIT**

- owned by the household 1 → D02
 - rented or sublet 2 → D17
 - occupied under redemption agreement 3 → D02
 - occupied in usufruct 4
 - occupied free of charge, i.e. owned by relatives or friends who lent the house free of charge or in exchange for services (caretaking, cleaning, etc.)... 5
- } → 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 **UNIPRO**
- No 2

D03. What is your household's ownership share?

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

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

- year 1 9 |__|__| **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 ... 6

(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 1998?

MUTUOAB

- Yes 1
- No 2 → Question D21

D09. How much did you pay in principal and interest on the loan in 1998?

- Lire |__|__|__|,|__|__|__|,000 in 1998

TMUTUOAB

D10. Was the loan granted on subsidized terms?

- Yes 1 **MUTUOAG**
- No 2 → Question D12
- Don't know 3 → Question D12

D11. Who granted the subsidy?

(Multiple answers possible!) AGEV1 ... 5

- 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?

- |__|__| years **MUTUODU**

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

MUTUOVA1 ... 4

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

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

D16. What is the interest rate?

TAXFIS

- Fixed rate.. 1 → |__|__|,|__|__| %

TAXVAR

- Floating rate (1998) 2 → |__|__|,|__|__| %

- Zero rate 3

↘ **GO TO QUESTION D21**

IF RENTED OR SUBLET (number 2 of Question D01)

D17. What was your monthly rent in 1998, excluding condominium charges, heating and other sundry expenses?

- Lire |_|_|_|_|,|_|_|_|_|,000 per month **TFITTO**

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 *(specify)*: 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 1998?

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?

- year **1 9** |_|_| **ANABIT**

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.

- Lire |_|_|_|_|,|_|_|_|_|,000 per month **TFITIMP**

ALL HOUSEHOLDS

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

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

UBIC1

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

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

UBIC2

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)

- |_|_|_|_|_| m² **SUPAB**

D26. What year was the building constructed?

- year **1** |_|_|_|_| **ANCOSTR**

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)

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

D28. Does the dwelling have a bathroom? **BAGNI**

- No 0
- 1 bathroom 1
- 2 or more bathrooms 2

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

- Yes 1 **RISCALD**
- No 2

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

a total of: Lire. |_|_|,|_|_|_|_|,|_|_|_|_|,000

VALABIT

ALL HOUSEHOLDS

(SHOW CARD D 31)

D31. At the end of 1998 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	
.....	ALTRAB	NALTRAB	
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? - No 2	- Yes 1 →	_ _ _ _	} <i>Fill in a column of Annex D1 for each property (after completing question D31)</i>
B. <u>Other buildings</u> or premises (shops, offices, hotels, warehouses, garages, etc.)? - No 2	- Yes 1 →	_ _ _ _	} <i>Fill in a column of Annex D1 for each property (after completing question D31)</i>
.....			
	ALTRFAB	NALTRFAB	
C. <u>Agricultural land</u> (adjoining or separate from house, for agricultural use)?	- Yes 1 →	_ _ _ _	} <i>Fill in a column of Annex D1 for each property (after completing question D31)</i>
	- No 2		
	TERAGR	NTERAGR	
D. Non-agricultural land (with or without buildings)? - No 2	- Yes 1 →	_ _ _ _	} <i>Fill in a column of Annex D1 for each property (after completing question D31)</i>
	- No 2		
	TERNAGR	NTERNAGR	

D32. Did your household sell or donate property in 1998? **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* **NVENDIM**

- No 2

D33. In 1998 did your household make advance payments on property (all types, including non-residential property) that it does not yet own? **ANTIC**

(If "Yes")

D34. How much did you pay in 1998?

- Yes 1 → - Lire |_|_|, |_|_|_|_|_|, |_|_|_|_|_|, 000 **ANTICIPI**

- No 2

PROPERTY OWNERS (principal residence or other property)

D35. Think of all property owned by your household. In 1998 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?

MANSTRA

Yes No

(If "Yes"): Amount spent

- extraordinary maintenance expenses 1 2 - Lire |_|_|_|_|_|, |_|_|_|_|_|, 000 **TMANSTRA**

→ Go to Section E4

E. NON DURABLE AND DURABLE CONSUMER GOODS

(SHOW FORM E01)

E01. During 1998 did you (or your household) buy ... (Interviewer! Read the items and enter codes!)

(If "Yes")

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

	Yes	No	
			("If Yes"): Value of the objects bought in 1998 (paid for or not)
			ACQUI1 ... 3 ACQUISA ... C
▪ precious objects (jewelry, old and gold coins, works of art, antiques including antique furniture).....	1	2	Lire _ _ _ _ , _ _ _ _ ,000
▪ means of transport (cars, motorbikes, caravans, motor boats, boats, bicycles)	1	2	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.)	1	2	Lire _ _ _ _ , _ _ _ _ ,000

E03. During 1998 did you (or your household) sell.... (Interviewer! Read the items and enter codes!)

(If "Yes")

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

	Yes	No	
			("If Yes"): Value of the objects sold in 1998
			VEND1 ... 2 VENDA ... B
▪ precious objects (jewelry, old and gold coins, works of art, antiques, including antique furniture).....	1	2	Lire _ _ _ _ , _ _ _ _ ,000
▪ means of transport (cars, motorbikes, caravans, motorboats, boats, bicycles)	1	2	Lire _ _ _ _ , _ _ _ _ ,000

E05. In 1998, did you or anyone in your household pay maintenance (see question A09) or other similar payments (including gifts) to relatives or friends not living in this household?

	Yes	No	
			("If yes"): Amount of payments in 1998
			CONTRA ... B ACONTRA ... B
▪ Maintenance payments	1	2	Lire _ _ _ _ , _ _ _ _ ,000
▪ Financial contributions to relatives or friends	1	2	Lire _ _ _ _ , _ _ _ _ ,000

E06. What was the monthly average spending of your household in 1998 on all consumer goods, in cash, by means of credit cards, cheques, Bancomat cards, etc?

Consider all spending, on both food and non-food consumption, and exclude only

- purchases of precious objects;
- purchases of cars;
- purchases of household appliances and furniture;
- maintenance payments;
- altri contributi in denaro a parenti e amici non conviventi;

- extraordinary maintenance of your dwelling;
- rent for the dwelling;
- mortgage payments;
- life insurance premiums;
- contributions to private pension funds.

- Monthly average spending on all consumption Lire |_|_|_|_|,|_|_|_|_|,000 per month in 1998 **CONS**

E07. 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 1998

JCONSAL

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

E08. Can you give an estimate, even if only rough, of all the goods possessed by the household at the end of 1998 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 1998.

	Estimate of total value at the end of 1998
<ul style="list-style-type: none"> ▪ precious objects (jewelry, old and gold coins, works of art, antiques, including antique furniture)..... 	<p>JWOVAT Lire _ _ _ _ , _ _ _ _ ,000</p>
<ul style="list-style-type: none"> ▪ means of transport (cars, motorbikes, caravans, motorboats, boats, bicycles)..... 	<p>JWDURAT1 Lire _ _ _ _ , _ _ _ _ ,000</p>
<ul style="list-style-type: none"> ▪ furniture, furnishings, household appliances and sundry articles (furniture, furnishings, carpets, lamps, small household appliances, washing machines, dishwashers, vacuum cleaners, floor polishers, TVs, PCs, fridges, cookers, heaters, air conditioners, radios, tape recorders, CD players, HI-FI equipment, mobile phonesets, fax machines, cameras, camcorders, etc.) 	<p>JWDURAT2 Lire _ _ _ _ , _ _ _ _ ,000</p>

→ Go to Section F

F. FORMS OF INSURANCE

Life insurance

F01. In 1998 did you or another member of your household hold a life insurance policy?

- Yes 1

- No 2 → **Question F07 ASS1**

In 1998 how many life insurance policies did you, or another member of your household, hold? **NASS1**

	1st Policy	2nd Policy	3rd Policy	4th Policy
<p>F02. Members insured (Holders of the policy) (Reference number of the member of the household in Section A - Composition of household) →</p>	<p>_____</p> <p>ASS1C1 ... 7</p> <p> _ </p>	<p>_____</p> <p> _ </p>	<p>_____</p> <p> _ </p>	<p>_____</p> <p> _ </p>
<p>F03. What kind of policy was it?</p> <p>- straight, i.e. benefit is paid only on the death of the policyholder</p> <p>- mixed, benefit is paid either on the death of the policyholder or when the policy expires (in a lump sum or as an annuity)</p>	<p>ASS1T1 ... 7</p> <p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>
<p>F04. Was it an individual or group policy?</p> <p>- individual</p> <p>- group, but with the cost borne entirely by the insured</p> <p>- group, with the firm the insured works/worked for contributing to the cost</p> <p>- don't know</p>	<p>ASS1G1 ... 7</p> <p style="text-align: center;">1</p> <p style="text-align: center;">2</p> <p style="text-align: center;">3</p> <p style="text-align: center;">4</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p> <p style="text-align: center;">3</p> <p style="text-align: center;">4</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p> <p style="text-align: center;">3</p> <p style="text-align: center;">4</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p> <p style="text-align: center;">3</p> <p style="text-align: center;">4</p>
<p>F05. Year policy started?</p>	<p>19 _ _ </p> <p>ASS1A1 ... 4</p>	<p>19 _ _ </p>	<p>19 _ _ </p>	<p>19 _ _ </p>
<p>F06. How much did your household pay in 1998 for each policy?</p>	<p>ASS1S1 ... 7</p> <p> _ _ , _ _ ,000</p>	<p> _ _ , _ _ ,000</p>	<p> _ _ , _ _ ,000</p>	<p> _ _ , _ _ ,000</p>

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

F07. In 1998 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 **ASS2**
 - No 2 → **Question F13**

In 1998 how many private/supplementary pensions, annuities and other forms of insurance-based saving life insurance policies did you, or another member of your household, hold? **NASS2**

	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 ... 7 __	— __	— __	— __
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 ... 7 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 ... 7 19 __ __	19 __ __	19 __ __	19 __ __
F11. At what age will the insured start to receive the pension or annuity or receive the lump sum?	ASS2R1 ... 7 __ __	__ __	__ __	__ __
F12. How much did your household pay in 1998 for each private/supplementary pension?	ASS2S1 ... 7 __ __ , __ __ ,000	__ __ , __ __ ,000	__ __ , __ __ ,000	__ __ , __ __ ,000

Health insurance policies (accidents and sickness)

F13. In 1998 did you or another member of your household have a private health insurance policy (covering accidents and sickness)? **ASS4**

- Yes 1
- No 2 → Question F20

F14. In 1998 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 1998, how many household members were covered by this policy? (Reference number of the member of the household in Section A - Composition of household)	ASS4C1 ... 7 __ __ __ __	__ __ __ __	__ __ __ __	__ __ __ __
F16. 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	ASS4G1 ... 7 1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
F17. Year policy started?	ASS4A1 ... 7 19 __ __	19 __ __	19 __ __	19 __ __
F18. What is the contractual duration of the policy? (Number of years)	ASS4D1 ... 7 __ __	__ __	__ __	__ __
F19. How much did your household pay in 1998 for each policy ?	ASS4S1 ... 7 __ __ __ __ ,000	__ __ __ __ ,000	__ __ __ __ ,000	__ __ __ __ ,000

Casualty insurance (excluding compulsory automobile liability insurance - RCA)

F20. In 1998 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)? **ASS3**

- Yes 1
- No 2 → **End of Section**

F21. What was the aim of taking out such policy or policies? (*multiple answers are possible*)

ASS31 ... 310

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

- 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

F22. How much did your household pay in total in 1998?

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

ASS3S

→ **Go to Section G**

G. INFORMATION TO BE PROVIDED BY THE INTERVIEWER

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

ASSESSMENT OF THE INTERVIEW

G2. How do you rate the interviewee's understanding of the questions?

- score |__|__| 1=minimum ☹️ ↔ 10 = maximum 😊 **COMPRES**

G3. How do you rate the easyness the interviewee had in responding?

- score |__|__| 1=minimum ☹️ ↔ 10 = maximum 😊 **FACIL**

G4. How do you rate the interviewee's interest in the matters covered by the interview?

- score |__|__| 1=minimum ☹️ ↔ 10 = maximum 😊 **INTERES**

G5. How do you rate the reliability of the information provided by the interviewee on income and wealth?

- score |__|__| 1=minimum ☹️ ↔ 10 = maximum 😊 **VERORED**

G6. How do you rate the general climate of the interview?

- score |__|__| 1=minimum ☹️ ↔ 10 = maximum 😊 **KLIMA**

(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 periods): - all year..... 1 **TUTTANNO**
 - part of the year 2 → i.e. |__|__| months **MESILAV**
 - occasionally..... 3

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

- up to 4 1
- from 5 to 19..... 2
- from 20 to 49 3
- from 50 to 99 4 **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 1998.

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

total hours |__|__| **ORETOT**

4. In 1998 did you take all the holidays (including paid leave) to which you were entitled?

- Yes 1 → Question 5 **FERIEDI**
- No 2 → days of holidays not taken |__|__| **FERIENO**

5. In 1998, did you have the opportunity for specifically paid overtime?

- Yes 1 **PSTRA**
- No 2 → Question 7

6. How many hours of paid overtime did you work on average per week in 1998?

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

(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)

7. I would like you to calculate how much you earned from your work as an employee, net of taxes and social security contributions. Exclude any severance pay, withholding tax and social security contributions. Please consider all the items listed below in doing your calculations. The sum of the items shown below should equal your total earned income in 1998.

- 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 1998 = Lire |_|_|_|_|,|_|_|_|_|,000 **YLM**

8. In 1998 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 **YLNM**

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	

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

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

ATTIVP

2. You worked (including normal holiday periods):

TUTTANNO

- all year 1 **MESILAV**
- part of the year 2 → no. of months |_|_|-
occasionally 3

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

- |_|_|_| **NUMADD**

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

PROF

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 1998?

- |_|_| **ORETOT**

(SHOW CARD 6)

6. What were your earnings in 1998 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

YM

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 1998 what was the amount of ... **(Read one item at a time and enter responses!)**

End 1998

• Medium and long-term debt for buildings or land for use in your activity? **DEBCR981 ... 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 1998?

- Lire. |_|_|_|,|_|_|_|,000 **AMMORT**

END OF SECTION

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 ... 4

--	--	--	--	--

1. Activity engaged in **ATTVP1 ... 4**

- main	1	1	1	1	1
- secondary	2	2	2	2	2

2. No. of months worked in 1998 (including normal

MESILAV1 ... 4

holiday periods) No. of months

_ _	_ _	_ _	_ _	_ _
-----	-----	-----	-----	-----

3. How many hours did you work per week on

average in 1998? **ORETOT1 ... 4**

No. of hours:

_ _	_ _	_ _	_ _	_ _
-----	-----	-----	-----	-----

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

- |_|_|_| **NUMADD**

or consumer goods for household use, at the end of 1998 what was the amount of ... (Read one item at a time and enter responses!) **DEBCR981 ... 5**

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

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

End 1998

• Medium and long-term debt for buildings or land for use in your activity? L. |_|_|_|,|_|_|_|,000

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

• Medium and long-term debt (more than 18 months) for business-related investment? L. |_|_|_|,|_|_|_|,000

(SHOW CARD 6)

6. What were your earnings in 1998 net of all taxes?

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

• Short-term debt (18 months or less) with banks and financial companies? L. |_|_|_|,|_|_|_|,000

• Trade credit (suppliers)? L. |_|_|_|,|_|_|_|,000

Revenues

→

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

b. other receipts

• Trade credit (customers)? L. |_|_|_|,|_|_|_|,000

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

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**

equals

YM

Earnings from

your activity → Lire |_|_|_|,|_|_|_|,000

10. How much depreciation (i.e. the amount needed to compensate for the wear of capital goods) did you record in 1998?

- Lire. |_|_|_|,|_|_|_|,000 **AMMORT**
END OF SECTION

7. Let's talk about debt and credit related to your activity. Excluding debts for the purchase of property, durable goods

ACTIVE SHAREHOLDER/PARTNER**B4**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 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**
- occasionally 3

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 1998?

- hours |__|__| **ORETOT**

6. How much did you receive net of tax as fixed compensation for your work in your firm in 1998?

- Lire |__|,|__|__|__|,|__|__|__|,000 **COMPFISS**
- in 1998 I did not receive any fixed compensation 0

7. How much did you personally receive net of tax in distributed profits in 1998?

- Lire |__|,|__|__|__|,|__|__|__|,000 **DIVIDUT**
- no profits were distributed in 1998 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 1998?

- Lire |__|,|__|__|__|,|__|__|__|,000 **PARTE98**

END OF SECTION

PENSIONERS

B5

Questionnaire No. **NQUEST**

Reference No. →

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

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 1-2))			
1. You received a pension in 1998. Which social security body pays your pension?			
- INPS	ENTEPEN 1	1	1
- INPDAP (former social security bodies run by Treasury)	2	2	2
- State	3	3	3
- INAIL	4	4	4
- Italian private bodies (i.e. insurances)...	5	5	5
- Foreign bodies	6	6	6
- Other (specify)	_____	_____	_____
2. What type of pension do you receive?	TIOPEN		
- Old age/long-service	1	1	1
- Social	2	2	2
- Disability	3	3	3
- Survivor's	4	4	4
- War	5	5	5
- Private pension/life annuity	6	6	6
- Other (specify)	_____	_____	_____
3. When did you begin to receive this pension?	DECOR 19 __ __	19 __ __	19 __ __
4. In 1998 how much did you receive in pension benefits net of tax <u>per month</u> ?Lire	TPENS _ _ _ _ _ _ _ 000	_ _ _ _ _ _ _ 000	_ _ _ _ _ _ _ 000
5. How many monthly payments did you receive?	MESIPEN Months __ __	Months __ __	Months __ __
6. In 1998 did you receive pension arrears, in addition to ordinary payments?	ARRET		
- Yes	1	1	1
- No	2	2	2
(If "Yes"): - amount of arrears	TARRET _ _ _ _ _ _ _ 000	_ _ _ _ _ _ _ 000	_ _ _ _ _ _ _ 000
(If the interviewee received a JOB PENSION that did not involve voluntary contributions):			
5. Recall when you began to receive your pension. What percentage of your <u>last wage payment</u> (monthly average earnings, for self employed) was your <u>first</u> monthly pension payment?	QUOTAPE _ _ _ %	_ _ _ %	_ _ _ %

FINE SEZIONE

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 1998 did you personally receive other income? What sort of income did you receive?
(Interviewer! Verify answers to questions B35a-b-c-d!)
2. How much did you receive in other income in 1998?

Yes No (If "Yes"): Amount

"Yes" to question B35a:

	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 B35b:

	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 B35c:

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 B35d:

	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 1998

D1

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

Questionnaire No. **NQUEST**

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

PROPERTY	First property	Second property	Third property
	TIPOIMM		
1. Type of property			
. Other dwellings (i.e. excluding household residence)	1	1	1
. Other buildings or premises (e.g., garages)	2	2	2
. Agricultural land (with or without buildings)	3	3	3
. Non-agricultural land (with or without buildings)	4	4	4
2. What is the household's ownership share?	_ _ _ % QUOPRO	_ _ _ %	_ _ _ %
3. Which members of the household own the property? <i>(INTERVIEWER! Use the reference number for household members given in Section A - Composition of household)</i>			
- owner(s) <i>(enter codes!)</i> →	<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 ... 6		
4. <u>Area in square meters</u>	_ _ _ _ mq SUPAB	_ _ _ _ mq	_ _ _ _ mq
5. <u>Year constructed</u>	1 _ _ _ ANCOSTR	1 _ _ _	1 _ _ _
ALL PROPERTIES (SHOW CARD 6)			
6. What was the main use of the property in 1998?	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)	13	13	13

(D1 continues on next page)

PROPERTY (keep same order)	First property	Second property	Third property
<p>7. How much could the property be sold for? In other words, what do you think it is worth "unoccupied"?</p> <p style="text-align: right;">..... Lire</p>	<p>VALABIT</p> <p>_____000</p>	<p>_____000</p>	<p>_____000</p>
<p>8. Did you rent the property in 1998? <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></p> <p>- Yes → Question 9</p> <p>- No → Question 10</p> <p><i>(If "Yes" to question 8):</i></p> <p>9. How much rent did your household receive in 1998?</p> <p>- Total in 1998 Lire</p> <p><i>(If "No" to question 8):</i></p> <p>10. If we assume you wanted to rent the property, what annual rent do you think your household could charge?</p> <p>- Total annual rent..... Lire</p>	<p>AFFITTO</p> <p>1</p> <p>2</p> <p>AFFEFF</p> <p>_____ 000</p> <p>AFFIMP</p> <p>_____ 000</p>	<p>1</p> <p>2</p> <p>_____ 000</p> <p>_____ 000</p>	<p>1</p> <p>2</p> <p>_____ 000</p> <p>_____ 000</p>
<p>ALL PROPERTIES</p> <p>11. How did you acquire possession of the property?</p> <ul style="list-style-type: none"> • Purchased from private individual..... • Purchased from other (firm, pension fund, etc.) • Inherited • Donation • Built by household • Other (specify) 	<p>POSS</p> <p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p>

END OF SECTION

PROPERTY sold or donated in 1998**D2**(Dwellings of any sort including principal residence, other buildings, agricultural and non-agricultural land)Questionnaire No. **NQUEST****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?	QUOPRO _ _ _ %	_ _ _ %	_ _ _ %
3. Area in square meters (<i>For dwellings and buildings only - exclude land</i>)	SUPAB _ _ _ _ mq	_ _ _ _ mq	_ _ _ _ mq
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	_ , _ _ , _ _ , _ _ , _ _ ,000	_ , _ _ , _ _ , _ _ ,000	_ , _ _ , _ _ , _ _ ,000
5. Did you rent the property in 1998? 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)	AFFITTO		
- Yes	1	1	1
- No → Question 7	2	2	2
(If "Yes")			
6. How much rent did your household receive in 1998?	AFFEFF		
- Total in 1998..... Lire	_ _ _ _ _ 000	_ _ _ _ _ 000	_ _ _ _ _ 000

(D2 continues on next page)

PROPERTY (keep same order)	First property	Second property	Third property
ALL PROPERTIES			
7. How did you acquire the property?	POSS		
- purchased from private individual	1	1	1
- purchased from other (firm, pension fund, etc.)	2	2	2
- inherited	3	3	3
- donated	4	4	4
- built by household	5	5	5
- other (specify)	6	6	6
8. In what year did you acquire the property?	ANPOSS 1 _ _ _ _	1 _ _ _ _	1 _ _ _ _
9. What was the amount of any mortgage loan on the property at the time it was sold or donated (household's share of principal)? Lire	MUTUOVEN _ _ _ _ _ _ _ _ _ _ _ _ _ _ ,000	_ _ _ _ _ _ _ _ _ _ _ _ _ _ ,000	_ _ _ _ _ _ _ _ _ _ _ _ _ _ ,000
10. Did you sell or donate this property?	DONATO		
- sold	1	1	1
- donated	2	2	2

END OF SECTION

CARD C46 (Financial wealth brackets)

- 14.** More than 2 billion lire
- 13.** From more than 1 to 2 billion lire
- 12.** From more than 600 millions to 1 billion lire
- 11.** From more than 300 to 600 million lire
- 10.** From more than 140 to 300 million lire
- 09.** From more than 70 to 140 million lire
- 08.** From more than 36 to 70 million lire
- 07.** From more than 24 to 36 million lire
- 06.** From more than 16 to 24 million lire
- 05.** From more than 12 to 16 million lire
- 04.** From more than 8 to 12 million lire
- 03.** From more than 4 to 8 million lire
- 02.** From more than 2 to 4 million lire
- 01.** Up to 2 million lire
- 00.** Nil