



SURVEY OF ITALIAN HOUSEHOLDS' INCOME AND WEALTH 2002

QUESTIONNAIRE HEAD OF HOUSEHOLD

(I BILANCI DELLE FAMIGLIE ITALIANE NEL 2002)

1. NO. QUESTIONNAIRE	_ _ _ _ _ _ _	NQUEST
2. DATE OF INTERVIEW:	_ _ _ / _ _ _ / 2003	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 2001 (Panel)	3	
- new household formed by members of a household interviewed in 2001 (ex panel)	4	→ No. of questionnaire of the original household _ _ _ _ _ _ _ NQUESTP

CONTINT

8. How many times did you contact this household to obtain this interview? (Including the present contact) N° |_|_|

① STARRED VARIABLES ARE NOT AVAILABLE FOR EXTERNAL USERS

A. COMPOSITION OF HOUSEHOLD AT END OF 2002

ALL HOUSEHOLDS

I would first like to record the composition of the household. Can you please list all household members as of 31 December 2002? (Include all persons that normally lived in this dwelling at 31 December 2002 who contributed at least part of their income to the household. Also include any members temporarily absent; e.g. on vacation, temporarily away for study, etc. and any non-relatives that lived stably in the household at 31 December 2002.)

This household comprised persons, including children.

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

Record personal data for each member of household.

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

N.B. Identify the effective head of household, i.e. the person primarily responsible for the household budget.

Record information for the head of household in column 1 and continue with the remaining household members. Follow the same order in subsequent pages.

In the case of the prolonged absence or death of the head of household, record the data for the person as reported at 31.12.2002 and interview the best-informed person that has replaced the head of household in that role.

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

FOR PANEL ONLY
 Questions A05, A06, A07, A08

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

Member number →	MEMBERS OF THE HOUSEHOLD									
	H.H.	1	2	3	4	5	6	7	8	9
NAME (enter) →										
A05. If joined household in 2001-2002, give reason MOTENT										
- born	1	1	1	1	1	1	1	1	1	1
- other	2	2	2	2	2	2	2	2	2	2
A06. If left household in 2001-2002, give reason: MOTUSC										
- death	1	1	1	1	1	1	1	1	1	1
- transfer to barracks, nursing home, hospital, prison, etc.	2	2	2	2	2	2	2	2	2	2
- moved abroad	3	3	3	3	3	3	3	3	3	3
- formed new household, marriage (give new address)	4	4	4	4	4	4	4	4	4	4
- other (give new address)	5	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	2001 2002	2001 2002	2001 2002	2001 2002	2001 2002	2001 2002	2001 2002	2001 2002	2001 2002	2001 2002
Member order in 2001 survey (at 31.12.2000) NORDP <i>(Interviewer! complete always!)</i>										

ALL HOUSEHOLDS

Member number →	CONTINUE WITH HOUSEHOLD MEMBERS PRESENT AT 31.12.2002									
	H.H.	1	2	3	4	5	6	7	8	9
A09. MARITAL STATUS STACIV										
- married	1	1	1	1	1	1	1	1	1	1
- single	2	2	2	2	2	2	2	2	2	2
- separated/divorced	3	3	3	3	3	3	3	3	3	3
- widower/widow	4	4	4	4	4	4	4	4	4	4
A10. PLACE OF ABODE AT THE END OF 1997										
<i>If in Italy, enter province code →</i> PROV97*	□□□	□□□	□□□	□□□	□□□	□□□	□□□	□□□	□□□	□□□
<i>If abroad, specify: E97*</i>										
- North America	1	1	1	1	1	1	1	1	1	1
- Central or South America	2	2	2	2	2	2	2	2	2	2
- Africa	3	3	3	3	3	3	3	3	3	3
- Asia	4	4	4	4	4	4	4	4	4	4
- Oceania	5	5	5	5	5	5	5	5	5	5
- Europe	6	6	6	6	6	6	6	6	6	6
<i>(If Europe enter State Code)</i> EUR97*	□□□	□□□	□□□	□□□	□□□	□□□	□□□	□□□	□□□	□□□

(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
-postgraduate 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

<p><i>(If short-course university degree, bachelor's degree or post-graduate qualification)</i> UNIV A14. AT WHICH UNIVERSITY WAS DEGREE/DIPLOMA EARNED? <i>(Enter the code for the university; see list below)</i> RESERVED to: Other (specify)..... (code 85)</p>	<p>____</p>	<p>____</p>	<p>____</p>	<p>____</p>	<p>____</p>	<p>____</p>	<p>____</p>	<p>____</p>	<p>____</p>
<p>1 Ancona - Università degli Studi 2 Aosta - Università degli Studi 3 Bari - Politecnico 4 Bari - Università degli Studi 5 Benevento - Università del Sannio 6 Bergamo - Università degli Studi 7 Bologna - Istituto Superiore Educazione Fisica 8 Bologna - Università degli Studi 9 Bolzano - Libera Università 10 Brescia - Università degli Studi 11 Cagliari - Università degli Studi 12 Camerino - Università degli Studi 13 Campobasso - Università degli Studi del Molise 14 Casamassima (BA) - Libera Università Mediterranea Jean Monnet 15 Cassino - Università degli Studi 16 Castellanza - Università "Carlo Cattaneo" 17 Catania - Università degli Studi 18 Catanzaro - Università degli Studi 19 Chieti - Università Gabriele D'Annunzio 20 Cosenza - Università della Calabria 21 Ferrara - Università degli Studi 22 Florence - Università degli Studi 23 Florence - Istituto Superiore Educazione Fisica 24 Foggia - Università degli Studi 25 Genoa - Università degli studi 26 L'Aquila - Università degli Studi 27 L'Aquila - Istituto Superiore Educazione Fisica 28 Lecce - Università degli Studi 29 Macerata - Università degli Studi 30 Messina - Università degli Studi 31 Milan - Istituto Superiore di Educazione Fisica 32 Milan - Istituto Superiore di Educazione Fisica della Lombardia 33 Milan - Università "Vita - Salute" San Raffaele 34 Milan - Libera Università di Lingue e Comunicazione (IULM) 35 Milan - Politecnico 36 Milan - Università Cattolica S. Cuore 37 Milan - Università commerciale Bocconi 38 Milan - Università degli Studi 39 Milan Bicocca - Università degli Studi 40 Modena e Reggio Emilia - Università degli Studi 41 Naples - II Università degli Studi 42 Naples - Istituto Superiore Educazione Fisica 43 Naples - Istituto Universitario Orientale</p>	<p>44 Naples - Istituto Universitario Suor Orsola Benincasa 45 Naples - Università degli Studi 46 Naples - Università degli Studi Parthenope 47 Padua - Università degli Studi 48 Palermo - Istituto Superiore Educazione Fisica 49 Palermo - Università degli Studi 50 Parma - Università degli Studi 51 Pavia - Università degli Studi 52 Perugia - Istituto Superiore Educazione Fisica 53 Perugia - Università degli Studi 54 Perugia - Università per stranieri 55 Pisa - Università degli Studi 56 Potenza - Università della Basilicata 57 Reggio Calabria - Università degli Studi 58 Rome - Università "Campus Bio-medico" 59 Rome - III Università degli Studi 60 Rome - Istituto Universitario di Scienze Motorie 61 Rome - Libera Università internazionale Studi sociali (LUISS) 62 Rome - Libera Università Maria SS.Assunta (LUMSA) 63 Rome - Libera Università San Pio V 64 Rome - Università la Sapienza 65 Rome - Università Tor Vergata 66 Salerno - Università degli Studi 67 Sassari - Università degli Studi 68 Siena - Università per stranieri 69 Siena - Università degli Studi 70 Teramo - Università degli Studi 71 Turin - Politecnico 72 Turin - Università degli studi 73 Turin - Istituto Superiore di Educazione Fisica 74 Trento - Università degli Studi 75 Trieste - Università degli Studi 76 Udine - Università degli Studi 77 Urbino - Istituto Superiore Educazione Fisica 78 Urbino - Università degli Studi 79 Varese - Università dell' Insubria 80 Venezia - Istituto Universitario di Architettura 81 Venezia - Università degli Studi 82 Vercelli - Università del Piemonte Orientale " A. Avogadro" 83 Verona - Università degli Studi 84 Viterbo - Università della Tuscia 85 Other Italian universities 86 Foreign universities</p>								

<p><i>(If UNIVERSITY DEGREE OR DIPLOMA)</i> A15. DIPLOMA/ UNIVERSITY DEGREE final mark..... VOTOEDU/SUEDDU SELODE</p>	<p>_____ out of <input type="checkbox"/> 1st class</p>	<p>_____ out of <input type="checkbox"/> 1st class</p>	<p>_____ out of <input type="checkbox"/> 1st class</p>	<p>_____ out of <input type="checkbox"/> 1st class</p>	<p>_____ out of <input type="checkbox"/> 1st class</p>	<p>_____ out of <input type="checkbox"/> 1st class</p>	<p>_____ out of <input type="checkbox"/> 1st class</p>	<p>_____ out of <input type="checkbox"/> 1st class</p>	<p>_____ out of <input type="checkbox"/> 1st class</p>
<p><i>(If UNIVERSITY DEGREE OR DIPLOMA)</i> ANNOEDU A16. YEAR OF DIPLOMA / UNIVERSITY DEGREE</p>	<p>_____</p>	<p>_____</p>	<p>_____</p>	<p>_____</p>	<p>_____</p>	<p>_____</p>	<p>_____</p>	<p>_____</p>	<p>_____</p>

FOR PANEL ONLY
quest. A17 e A18

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

A17. Following the changes in your household between the end of 1997 and the end of 2002, has there been an increase in the property or savings owned by your household? In other words, has someone contributed (**Interviewer: read!**)?

	Yes	No	(If "Yes"): 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 1997 and the end of 2002, has there been a decrease in the property or savings owned by your household? (**Interviewer: read!**)?

	Yes	No	(If "Yes"): 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

ALL HOUSEHOLDS

	HEAD OF HOUSEHOLD		SPOUSE	
	Father	Mother	Father	Mother
(SHOW CARD A19-A20-A21) 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..... → Quest. A22	1 NOPCF	1 NOMCF	1 NOPCO	1 NOMCO
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
	6	6	6	6
A20. Work status:	CONPCF	CONMCF	CONPCO	CONMCO
- blue-collar worker.....	01	01	01	01
- office worker	02	02	02	02
- teacher	03	03	03	03
- junior manager, official	04	04	04	04
- senior manager	05	05	05	05
- member of the professions	06	06	06	06
- entrepreneur	07	07	07	07
- free lance	08	08	08	08
- not employed	09	09	09	09
- Unknown/No response/Ignored.....	10	10	10	10
A21. Sector (if employed):	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
- Unknown/No response/Ignored.....	5	5	5	5
(Quest A22-A23-A24 only for parents who <u>did not live in this household at 31.12.2002</u>)	ANAPCF	ANAMCF	ANAPCO	ANAMCO
A22. In what year were your parents born?	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
A23. Were your parents still alive at 31.12.2002?	VITPCF	VITMCF	VITPCO	VITMCO
- Yes	1	1	1	1
- No → Quest. A25	2	2	2	2
- Unknown/No response/Ignored → Quest. A25	3	3	3	3
A24. How long does it normally take you to go from your home to that of your parents?	_ _ : _ _ _hh mm TEMPOCFH TEMPOCFM	_ _ : _ _ _hh mm TEMPOCOH TEMPOCOM		
A25. Did you have brothers or sisters who <u>were not</u> residing with you at 31.12.2002?	VITFCF	VITFCO		
- Yes	1	1		
- No → Quest. A27	2	2		
A26. (If "Yes"):	NFRATCF	NFRATCO		
- number of brothers	_ _	_ _		
- number of sisters	NSORECF	NSORECO		
	_ _	_ _		
A27. Did you have children who did not reside with you at 31.12.2002?	FIGLICF			
- Yes	1			
- No → Question B01	2			
A28. (if "Yes"): How many children?	NFIGLICF _ _ _			

→ 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 2002 was (name) employed or not? I.e. did he/she have paid employment? <i>(Consider the prevalent status in 2002)</i></p> <p>APQUAL</p> <p><i>(If "employed")</i> What was the main employment of (name) for the greater part of the year? <i>(Show card B01a)</i></p> <p><i>(If "not employed")</i> What was the status of (name) in 2002? <i>(Show card B01b)</i></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 <i>(specify)</i>: <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 - contingent worker employed on none account - other <i>(specify)</i>: <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 <i>(specify)</i>: 									
	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
	20	20	20	20	20	20	20	20	20
	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 - contingent worker employed on none account..... - 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
	20	20	20	20	20	20	20	20	20
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.....	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

REMARKS: _____

(Keep the order in which members are listed unchanged)

IF OLDER THAN 14 YEARS (Otherwise → go to Quest.B24)	MEMBERS OF THE HOUSEHOLD								
NAME (enter) →	C.F. 1	2	3	4	5	6	7	8	9
B04. In 2002 did (name) do anything to find employment (temporary or otherwise) or to change his/her employment? CERC - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
B05. Consider all the activities, including temporary ones, performed up to 31.12.2002: how many activities had (name) performed, including the one, if any, being performed at 31.12.2002? NESPLAV - none → Quest. B21 o B27 - one - more than one, specify: <i>(If unemployed - code 15 to Quest.B01 - code 00 cannot be used)</i>	0 1 _ _	0 1 _ _	0 1 _ _	0 1 _ _	0 1 _ _	0 1 _ _	0 1 _ _	0 1 _ _	0 1 _ _
B06. The work experiences of(name) were EXLAV - only as an employee - only as a self-employed - both as an employee and as a self-employed	01 02 03	01 02 03	01 02 03	01 02 03	01 02 03	01 02 03	01 02 03	01 02 03	01 02 03
B07. How old was (name) when he/she began to work? <i>(the answer should refer to the first activity performed)</i> ETALAV	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _
B08. Considering the lifetime work experience of (name) , did he/she ever pay, or his/her employer pay, pension contributions, even for a short period (and even if long ago)? CONTRIB - Yes - No → Question B10	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
<i>(If "Yes")</i> B09. For how many years? ACONTRIB <i>(If for less than a year)</i> For how many months? MCONTRIB	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _

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

(Keep the order in which members are listed unchanged)

Member number →	MEMBERS OF THE HOUSEHOLD								
	H.H.1	2	3	4	5	6	7	8	9
NAME (enter) →									
B10. At what age did (name) retire? ETAXPEN	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]
(SHOW CARD B11)									
B11. Why did he/she retire at that age (one answer) (SHOW CARD B11) MOTXPEN									
- For health reasons	1	1	1	1	1	1	1	1	1
- To retire together with his wife (her husband)	2	2	2	2	2	2	2	2	2
- Desire to do something else	3	3	3	3	3	3	3	3	3
- Reached minimum retirement age for public pension	4	4	4	4	4	4	4	4	4
- Reached maximum retirement age	5	5	5	5	5	5	5	5	5
- Other reasons	6	6	6	6	6	6	6	6	6
(If code 5 for Quest. B11)									
B12. Would he/she have taken advantage of an increase in the maximum retirement age to work longer, possibly part-time? AUXPEN									
- Yes, to work full -time	1	1	1	1	1	1	1	1	1
- Yes, to work part -time.....	2	2	2	2	2	2	2	2	2
- No.....	3	3	3	3	3	3	3	3	3
(If retired before maximum retirement age, code other than 5 for Quest. B11) (SHOW CARD B12b) CONDP1_1..CONDP1_5									
B12b. At what conditions would he/she have worked longer?									
- Economic incentives	1	1	1	1	1	1	1	1	1
- Possibility of part-time or more flexible work	2	2	2	2	2	2	2	2	2
- Possibility of cumulating pension and earned income.....	3	3	3	3	3	3	3	3	3
- Other	4	4	4	4	4	4	4	4	4
- None	5	5	5	5	5	5	5	5	5

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

(If answer to Quest. B05 is more than one activity, otherwise → Quest. B14)									
B13. How old was (name) when he/she began the activity that he/she was performing at 31-12-2002?..... ETALAV2	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]
B14. During 2002 were there any days in which (name) took sick leave (apart from maternity leave)?.									
- Yes	1	1	1	1	1	1	1	1	1
- No → Quest. B16 NOMALAT	2	2	2	2	2	2	2	2	2
(If "Yes"): MALAT									
B15. How many days?	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]
B16. At what age does (name) expect to retire (or has retired in the meantime)? ETAPEN	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]	[[]]
(If the member is at least 50, otherwise → Quest. B20) (SHOW CARD B11)									
B17. Why did he/she think of retiring/has retired at that age? (One answer) MOTPEN									
- For health reasons	1	1	1	1	1	1	1	1	1
- To retire together with his wife (her husband)	2	2	2	2	2	2	2	2	2
- Desire to do something else	3	3	3	3	3	3	3	3	3
- Reached minimum retirement age for public pension	4	4	4	4	4	4	4	4	4
- Reached maximum retirement age	5	5	5	5	5	5	5	5	5
- Other reasons	6	6	6	6	6	6	6	6	6
(If code 5 for Quest. B17)									
B18. Would he/she have taken advantage of an increase in the maximum retirement age to work longer, possibly part-time? AUPEN									
- Yes, to work full-time	1	1	1	1	1	1	1	1	1
- Yes, to work part-time.....	2	2	2	2	2	2	2	2	2
- No.....	3	3	3	3	3	3	3	3	3

(Keep the order in which members are listed unchanged)

Member number →	MEMBERS OF THE HOUSEHOLD								
	H.H.1	2	3	4	5	6	7	8	9
NAME (enter) →									
(If respondent expects to retire before the maximum retirement age, code <u>other than 5</u> for Quest. B17) (SHOW CARD B12b) CONDP2_1..CONDP2_5									
B19. At what conditions would he/she have worked longer?									
- Economic incentives.....	1	1	1	1	1	1	1	1	1
- Possibility of part-time or more flexible work.....	2	2	2	2	2	2	2	2	2
- Possibility of cumulating pension and earned income.....	3	3	3	3	3	3	3	3	3
- Other	4	4	4	4	4	4	4	4	4
- None	5	5	5	5	5	5	5	5	5
B20. With reference to when (name) will retire and considering only his/her public pension , i.e. excluding any supplementary pensions or pension funds, what percentage will this be of his/her pre-retirement earned income? COPPU									
(If B20 is greater than 0)									
B21. Do you think the public pension will be sufficient for the personal and household needs of (name) in the post-retirement period? COPPUOK									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
- Don't know	3	3	3	3	3	3	3	3	3
(If 0 Quest. B20 or "No" for Quest. B21) (SHOW CARD B22)									
B22. What do you expect (name) will do or what has he/she done to increase his/her post-retirement income? (more than one answer is possible) COPPUF1..9									
- join a pension fund.....	1	1	1	1	1	1	1	1	1
- boost payments to the pension funds he/she has already joined	2	2	2	2	2	2	2	2	2
- defer retirement	3	3	3	3	3	3	3	3	3
- work after retirement.....	4	4	4	4	4	4	4	4	4
- invest in real estate.....	5	5	5	5	5	5	5	5	5
- accumulate financial assets (government securities, mutual funds, shares,...)	6	6	6	6	6	6	6	6	6
- nothing.....	7	7	7	7	7	7	7	7	7
- don't know	8	8	8	8	8	8	8	8	8
- other (specify):.....	9	9	9	9	9	9	9	9	9

(Keep the order in which members are listed unchanged)

NAME (enter) →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
ALL HOUSEHOLDS									
(If older than 14 years) B23. In 2002 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
(If older than 14 years) B24. In 2002 again did (name) receive income from self-employment as a:									
a) member of the professions, sole proprietor,..... - Yes free lance or contingent worker employed on none account? - No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
PIND1*									
b) owner or member of a family business? - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
PIND2*									
c) active shareholder/partner? - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
PIND3*									
ALL HOUSEHOLDS									
B25. And in 2002 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
B26. And in 2002 did (name) receive :									
a) 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
(If older than 14 years) 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 B23)	B1	B1	B1	B1	B1	B1	B1	B1	B1
• member of the professions, sole proprietor or free lance ("Yes" to Question B24a)	B2	B2	B2	B2	B2	B2	B2	B2	B2
• family business (compile only one B3 for all the members) ("Yes" to Question. B24b)	B3	B3	B3	B3	B3	B3	B3	B3	B3
• active shareholder/partner ("Yes" to Question. B24c)	B4	B4	B4	B4	B4	B4	B4	B4	B4
• pensioner (all types of pension) ("Yes" to Question B25)	B5	B5	B5	B5	B5	B5	B5	B5	B5
• recipient of other income ("Yes" to Question B6)	B6	B6	B6	B6	B6	B6	B6	B6	B6

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

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

N.B. fill in this section only after interviewing all the income earners in the household

C. PAYMENT INSTRUMENTS AND FORMS OF SAVING

PAYMENT INSTRUMENTS

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

C01. At 31.12.2002 did you or another member of your household have a ... (Interviewer! Read a line at a time and enter codes!)

C02. (If "Yes"): How many?

C03. (If "Yes"): How many members had at least one ... (Interviewer! Read a line at a time and enter codes!)

	Yes	No		N° of accounts/books	N° of holders
- <u>bank current account?</u> 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 you do not have a bank current account or savings book and you do not have a PO current account or savings book, →
Go to **Quest. C20**

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

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

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

C04. Does your household have current accounts (or savings books) with just one bank or with several banks?

C05. (If with several banks): How many banks?

- with just one bank 1 **UNABAN**

- with several banks 2 → N° of banks |_|_|_| **BANCHE**

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

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

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

C07. Among (read the banks specified for Quest. C.06) and the PO (if code c or d for C.01), which is the intermediary you use

most: Code of bank |_|_|_| or PO "Y" **NOMEBA***

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

→ 1st round
→ Go to Quest. C08

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

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

2. What made you prefer(read the response to Quest. C.07) when you and your household began to use it?

PREFBA1 ... 13

(Do not prompt! Maximum 2 answers)

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

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

- Yes 1
- No 2

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

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

5. In addition to your account, what other financial products/ services does..(read the response to Quest. C.07) supply you with? **SERVB1...12**

(several answers possible)

- Payment of utility bills 1
- Crediting of salary 2
- Securities custody and administration 3
- Securities trading 4
- Mortgage loans 5
- Insurance policies 6
- Consumer credit - Personal loans 7
- Individual portfolio management 8
- Interactive on-line services 9
- Informational on line services 10
- Other 11
- None 12

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

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

- Yes 1
- No 2 → **Quest. 9**

(If yes)

7. The account was opened **MAPRECO** (Interviewer! Read. Only one answer)

- because you did not have a current account before 1 → **Quest. 9**
- in place of an existing account 2
- while keeping an existing account open 3

8. Why did you open the new account (several answers possible)? **MAPRECO1 ... 6**

- Change of residence and/or workplace 1
- Conditions applied (interest rates & charges) 2
- Quality of services supplied 3
- Accessibility 4
- Closing/Opening of Bancomat/Postamat or branches close to home/workplace 5

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

- Yes 1
- No 2 → **Quest. 13**

(If yeas)

10. This aqccount was closed **MCHIUCO** (Interviewer! Read. One answer)

- to open a new one with the same bank 1-
- to open a new one with a different bank 2
- to open a new one with Bancoposta 3
- without opening a new current account 4

11. Why did you close the account (several answers possible)? **MCHIUCO1 ... 6**

- Change of residence and/or workplace 1
- Conditions applied (interest rates & charges) ... 2
- Quality of services supplied 3
- Accessibility 4
- Closing/Opening of Bancomat/Postamat or branches close to home/workplace 5
- Other reasons 6

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

- Yes 1 → € |_|_|_| **COCHIUCO**
- No 2

RCOCHIUC

IF YOU HAVE CURRENT ACCOUNTS - Else → Quest. 20

13. Do you (or another member of your household) have an overdraft facility, i.e. the possibility of being in the red? **SCOPER**
(Consider all the banks used by the household and exclude current accounts used only for a business activity)

- Yes..... 1...
- No 2 → **Quest. 16**
- Non so..... 3 → **Quest. 16**

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

- € |_|_|_|_|. |_|_|_|_| overdraft limit

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

- Overdraft rate |_|_|_|, |_|_|_| % **TAXPP**

Or, approximately: **TAXPP2**

- less than 6% 1
- between 6% and 7.9% 2
- between 8% and 9.9% 3
- between 10% and 11.9% 4
- between 12% and 13.9% 5
- 14% or more 6
- don't know 7

16. What is the gross deposit rate on the current account with*(read the response to Quest. C07)?*
(If you have more than one current account, refer to the most important)

- Gross deposit rate |_|_|_|, |_|_|_| % **TAXCC**

Or, approximately: **TAXCC2**

- less than 1% 1
- between 1% and 1.9% 2
- between 2% and 2.9% 3
- between 3% and 3.9% 4
- between 4% and 4.9% 5
- 5% or more..... 6
- don't know 7

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

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

- Yes 1
- No 2 → Quest. 19

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

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

No. of cheques written in 2002 |_|_|_|

(if less than 1 per month) **NASSBAN2**

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

(Interviewer! Several answers possible)
PAGAM3U PAGAM2U PAGAM5U
PAGAM6U

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

20. In 2002 did you (or another member of your household) make payments by means of credit transfers?
(Exclude credit transfers made only for a business activity) **PAGAM1U**

- Yes1
- No.....2 → Quest. C08

21. *(If "Yes")*: How many credit transfers did you make in 2002? **PAGAM1**

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

End of 1st Round

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

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

- Yes 1 ...

→ N° of Bancomat cards |__|__| **NBANCOMA**

- No 2

→ **Question C14**

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

(Consider all the Bancomat cards possessed in the household)

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

- |__|__| No. of withdrawals in 2002 using Bancomat cards **NPREL1AN**

(No withdrawal in C10 go to Quest. C12)

C11. What amount was withdrawn on average?

-- Average amount of each withdrawal € |__|__|.|__|__| **PRELMED1**

C12. In 2002 did you or your household use a Bancomat card directly at supermarkets or shops to make payments by means of P.O.S. terminals? **PAGAM4U**

- Yes 1

- No 2

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

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

- No. of times in 2002 |__|__| (if less than 1 per month) **PAGAM4AN**

C14. In 2002 did you or another member of your household possess at least one credit card for household expenditure (which can be used to make payments in hotels, restaurants and shops, etc.)? **CARTA**

- Yes 1

- No 2 → **Quest. C17**

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

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

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

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

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

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

- € |__|__|.|__|__| **MINCON**

C18. Think of a month in 2002. In that month, **excluding withdrawals with Bancomat/Postamat cards**, how many cash withdrawals did you or other members of your household make directly in a bank or Post Office??

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

- No. of withdrawals in 2002 in a bank or Post Office|__|__| (if less than 1 per month) **NPREL2AN**

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

C19. What was the amount on average??

- Average amount of each withdrawal € |__|__|.|__|__| **PRELMED2**

ALL HOUSEHOLDS

C20. Think for a moment of the revenues your household received in 2002 (wages, salaries, pensions, scholarships, alimonies, incomes from self-employment, property and entrepreneurial income, etc.). **PAGENT1 ... 5**

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

C21. *(If the response to question C20 indicated more than one form)* Putting the total value of the amounts received in 2002 equal to 100, what percentage was received in the form of: *(Read!)*: **QPAGENT1 ... 5**

	Yes	NO	
- Cash	1	2	<i>(If "Yes")</i> → _ _ _ %
- Credited directly on bank current accounts	1	2	<i>(If "Yes")</i> → _ _ _ %
- Bank cheques or banker's drafts	1	2	<i>(If "Yes")</i> → _ _ _ %
- Post office money orders.....	1	2	<i>(If "Yes")</i> → _ _ _ %
- Other <i>(specify)</i> : _____	1	2	<i>(If "Yes")</i> → _ _ _ %

ALTREFO1 ... 6

1 0 0 %

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

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

- € |_|_|.|_|_|_| **SCORTA**

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

- € |_|_|.|_|_|_| **SPESECON**

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

- Yes 1
 - No 2 → **Q. C32**

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

- Yes 1
 - No 2

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

- Yes 1
 - No 2 → **Q. C32**

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

- Yes 1 → **Q. C29 EBUY**

- No 2 → **Q. C28**

C28. *(If the respondent has not bought anything via Internet)*
 Why didn't you buy any goods and services via Internet *(More than one reply is possible – don't make any suggestions)*

EBUYNO1..7

- because I want to see the goods before I buy something	1	} → Q. C32
- fear of payment fraud	2	
- the service is too complicated	3	
- I didn't know it was possible	4	
- fear of not receiving the good purchased	5	
- because delivery charges are too high	6	
- other <i>(please specify)</i> : _____	7	

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

C29. Which of the following purchases and/or orders/bookings?
(Interviewer! Read the options at a time and enter codes!) EBUY1..7

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

C30 How many of your Internet purchase were also paid for via Internet? **NEBUY**

- No. of payments made via Internet (no payments=0) |_|_|

(If no payments via Internet go to Q. C32)
(If the respondent did make payments via Internet)

C31. How were the payments made? *(ATTN! Read the options one at a time and code the replies!)* **EPAG1..6**

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

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

- Yes 1
 - No 2 → Q. C36

C51. (If "Yes") Which ones? (ATTN! Read the options one at a time and code the replies! – more than one reply is possible) **MCOLDIS1..4**

	YES	NO
- telephone banking	1	2
- link via mobile phone (WAP, SMS)	1	2
- link via Internet	1	2
- link via personal computer after installing software provided by the bank	1	2

C34. Was this link used only to obtain information about your current account (balance, cheques cleared) or also to make payments? **COLDISCC**

- only to obtain information on my current account 1 → Q. C36
 - also for making payments 2

C35. What type of service did you use? (more than one reply is possible) **USCOLDI1..5**

- mortgage payments1
 - payment of insurance premiums2
 - other payment services3
 - purchase/sale of securities (trading on line)4
 - other (specify):5

FORMS OF SAVING

(Show card. C36)

- C36. Have you or another member of your household ever held any of these forms of saving (at any time in your life)?
(Enter code 1=Yes or 2=No in column. C36) **C36A1 ... H**

(For each form of saving ever held)

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

C37A1 ... H

(Interviewer! show card C38)

(For each form of saving held in December 2002)

- C38. How much? *(For each form of saving held in December 2002 enter the code corresponding to the amount shown in column C38).* **C38A1 ... H**

(For each form of saving held in December 2002)

- C39. Could you tell us approximately the amount? *(For each form of saving held in December 2002 enter the amount in column C39)* **C39A1 ... H**
(Interviewer! In case of refusal go to question C40, otherwise go to question C41)

(SHOW CARD C40)

- C40. At least, could you tell me if the amount held by your household was closer to ... *lower bound ...*, or ... *upper bound...* or somewhere in between? *(For each form of saving held in December 2002 enter the code corresponding to the amount shown in column C40)* **C40A1 ... H**

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

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

VEN_A5 ... G

FORMS OF SAVING		Held at any time (if known)		Held at end-2002 (if known)		Size class of holding	Holding (**)	Position in the Interval	Sold in 2002		
		(C36)		(C37)					(C38)	(C39)	(C40)
		Yes	No	Yes	No	(card C38)				Yes	No
A	BANK DEPOSITS, CERTIFICATES OF DEPOSIT, REPOS										
	A1	Bank current account deposits									
	A2	Bank savings deposits (i.e. savings books, both tied and not)									
	A3	- registered									
	A4	- bearer									
	A5	Certificates of deposit									
	A6	Repos (*)									
B	PO DEPOSITS										
	B1	PO current accounts and deposit books									
	B2	PO savings certificates									
C	ITALIAN GOVERNMENT SECURITIES										
	C1	BOTs (T-bills)									
	C2	CCTs (T-certificates)									
	C3	BTPs (T-bonds)									
	C4	CTZs (zero coupon)									
	C5	Other (CTEs, CTOs et al.)									
D	BONDS, SHARES OF ITALIAN MUTUAL FUNDS										
	D1	Bonds									
	D2	Mutual funds									
	D3	- Equity Funds									
	D4	- Bond Funds									
	D5	- Balanced Funds									
	D6	- Money Market Funds									
E	ITALIAN SHARES										
	E1	Shares of listed companies (at their market value at end-2002)									
	E2	of which of privatized companies (Comit, Credit, INA, IMI, Eni, Telecom, Enel, BNL, ACEA, ...)									
	E3	Shares of unlisted companies (at their estimated realizable value at end-2002)									
	E4	Shares of <i>società a responsabilità limitata</i> (at their estimated realizable value at end-2002)									
	E5	Shares of partnerships (at their estimated realizable value at end-2002)									
F	MANAGED SAVINGS (*)										
G	FOREIGN SECURITIES (ISSUED BY NON-RESIDENTS)										
	G1	Bonds and government securities									
	G2	Shares									
	G3	Other									
H	LOANS TO COOPERATIVES										

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

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

Did you gain, lose or roughly break even on the government securities and bonds you sold in 2002? **GAIN1 AMMGAIN1 CAPGAIN1**

Gain 1 → of about € principal amount €
- Doesn't know.....Y - Doesn't know..... Y

Breakeven 2

Loss 3 → of about € principal amount €
- Doesn't know.....Y - Doesn't know..... Y

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

Year Month **AGAIN1 MGAIN1**

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

Did you gain, lose or roughly break even on the shares, mutual funds and foreign securities you sold in 2002? **GAIN2 AMMGAIN2 CAPGAIN2**

Gain 1 → of about € principal amount i €
- Doesn't know.....Y - Doesn't know..... Y

Breakeven 2

Loss 3 → of about € principal amount €
- Doesn't know.....Y - Doesn't know..... Y

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

Year Month **AGAIN2 MGAIN2**

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

Consider what you held at 31-12-2002 in the form of government securities and bonds. If you had sold them at the end of the year, would you have gained, lost or broken even? **GAIN3 AMMGAIN3**

Gain 1 → of about € Doesn't know Y

Breakeven 2

Loss 3 → of about € Doesn't know Y

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

Year Month **AGAIN3 MGAIN3**

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

Consider what you held at 31-12-2002 in the form of shares, mutual funds and foreign securities. If you had sold them at the end of the year, would you have gained, lost or broken even? **GAIN4 AMMGAIN4**

Gain 1 → of about € Doesn't know Y

Breakeven 2

Loss 3 → of about € Doesn't know Y

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

Year Month **AGAIN4 MGAIN4**

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

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

- Yes 1 → Amount received in 2002 €
- No 2

TO ALL

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

ALL HOUSEHOLDS

(SHOW CARD C52)

C52. We will now turn to debts (i.e. loans, mortgages, consumer credit, etc.) serving to meet needs of the household and the house (do not consider debts in connection with your business). At the end of 2002 vis-à-vis banks or financial companies or for instalment payments did your household have ... ? **(Read and enter codes!)**
(Interviewer! Consider the whole amount of debt outstanding at the end of 2002)

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

C53. At the end of 2002 did your household have receivables/payables vis-à-vis relations or friends not living in the house?

	Yes	No	(If "Yes"): Amount
- receivables	1	2	→€ _ _ _ _ _ _ _ _ _ _
	CRE02	TCRE02	
- payables	1	2	→€ _ _ _ _ _ _ _ _ _ _
	DEB02	TDEB02	

C54. At 31-12-2002 had your household provided guarantees for debts contracted by non-cohabiting relatives or friends?

- Yes 1 **GARA**
- No 2 → **Go to Quest. C56**

C55. (If "Yes") Was it real security (mortgages) or personal security? **GARATIP**

- Real security 1
- Personal security 2

C56. In 2002 did your household apply to a bank or a financial company for a loan or a mortgage?

- Yes 1
- No 2 → **Quest. C59 MUTUOR**

C57. Was the application granted in full, in part or rejected? **MUTUOE**

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

C58. What reason was given for the rejection (or partial rejection)? **MUTUORIF**

- lack of real or personal security 1
- Central Credit Register report 2
- other reasons 3 } → **End of Section**

(If "No" to question C56)

C59. In 2002 did you or another member of your household consider the possibility of applying to a bank or a financial company for a loan or a mortgage but then change his/her mind thinking that the application would be rejected?

- Yes 1 **MUTUORIC**
- No 2

→ **Go to Section D**

D. PRINCIPAL RESIDENCE AND OTHER PROPERTY

(Quest. D01- D27: refer to the household residence in December 2002, if different from the current residence)

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

- year |__|_|_|_|_| **ANABIT**

(Show card D02)

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

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

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

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

- occupied in usufruct..... 4

- occupied free of charge, i.e. owned by relatives or friends who lent the house free of charge or in exchange for services (caretaking, cleaning, etc.)... 5 } → **D18**

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

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

- Yes..... 1 → **Quest. D05 UNIPRO**

- No 2

D04. What is your household's ownership share?

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

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

- year |__|_|_|_|_| **ANPOSS**

D06. Who among the members of the household is/are the owner(s) of the dwelling?

(Attention! Use the reference numbers used in Section A - Composition of household) **PRO1 ... 6**

- owner(s) |__|_|_|_|_|

(SHOW CARD D07)

D07. How did the household acquire ownership?

- purchased from private individual..... 1

- purchased from private firm/body

(e.g., building company, etc.)..... 2

- purchased from public-sector firm/body

(e.g., pension fund, etc.)..... 3

- inherited..... 4 → **D19**

- partially purchased and partially

- inherited 5

- gift..... 6 → **D19**

- built by family/in cooperative with other

families..... 7

- other *(specify)*: _____

8 **POSS**

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

D08. What was the purchase price of the dwelling?

- € |__|_|_|_|_|_|_|_|_| **IMPACQ**

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

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

MUTUOAB

- Yes 1

- No 2 → **Quest. D19**

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

- - € |__|_|_|_|_|_| in 2002

TMUTUOAB

D11. Was the loan granted on subsidized terms?

- Yes 1 **MUTUOAG**

- No 2

- Don't know..... 3

D12. What was the principal amount of the loan? **MUTUOIN**

- € |__|_|_|_|_|_|_|_|_|

D13. What is the total duration of the loan?

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

D14. Is the interest rate fixed or floating? **TIPOTAX**

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

Interest rate

TAXFIS

- Fixed rate..... 1 → |__|_|_|_|_|_|_| %

TAXVAR

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

- Zero rate 3

→ **Go to Quest. 19**

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

D16. What was your monthly rent in 2002, excluding condominium charges, heating and other sundry expenses? **PRO1 ... 6**

- € |__|_|_|_|_|_| per month **TFITTO**

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

D17. 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

- *canone sociale* 5

- *case popolari* 6

- other *(specify)*..... 7

(If "rented" or "sublet" or "in usufruct" or "free of charge" code 2, 4, 5 Quest. D02)

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

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

(If "rented" or "sublet" or "in usufruct" or " free of charge" code 2, 4, 5 Quest. D02)

D19. Assuming you wanted to rent this dwelling, what monthly rent do you or your household think could be charged? Do not include condominium charges, heating or other sundry expenses.

€ |_|_|_|. |_|_|_|_| per month **TFITIMP**

ALL HOUSEHOLDS

D20. Where the dwelling is located? **UBIC1**

(*Read, one answer only*)

- isolated area, countryside..... 1
- town outskirts..... 2
- between outskirts and town center 3
- town center 4
- other (*specify*):..... 5
- hamlet 6

D21. How do you rate the area in which this dwelling is located? Is it...? (*Read, one answer only*)?

UBIC2

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

D22. How do you rate this dwelling? Luxury, etc.

(*Read, one answer only*) **CATABIT**

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

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

- |_|_|_|_|_| m². **SUPAB**

D24. What year was the building constructed?

- - year |_|_|_|_|_|

- Don't know **ANCOSTR**

D25. Does the dwelling have a bathroom? **BAGNI**

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

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

- Yes 1
- No 2

D27. In your opinion, what price could you ask for the dwelling in which you live (unoccupied). In other words, how much is it worth (including any cellar, garage or attic)? Please give your best estimate.

a total of:

€ |_|_|_|. |_|_|_|_|. |_|_|_|_| **VALABIT**

ALL HOUSEHOLDS

(SHOW CARD D. D28)

D28. At the end of 2002 did you or another member of your household possess (either owned outright or under a redemption agreement) other houses, premises (shops, offices, garages) or agricultural or non-agricultural land?

(INTERVIEWER! Read and enter code!)

TYPE OF PROPERTY .	POSSESSED		No POSSESSED	
a) <u>Other 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? <i>each property</i>	- Yes	1	ALTRAB	NALTRAB
	- No	2		
b) <u>Other buildings</u> or premises (shops, offices, hotels, warehouses, garages, etc.)?	- Yes	1		
	- No	2		
c) <u>Agricultural land</u> (adjoining or separate from house, for agricultural use)?	- Yes	1 →	TERAGR	NTERAGR
	- No	2		
d) Non-agricultural land (with or without buildings)?	- Yes	1 →		
	- No	2	TERNAGR	NTERNAGR

} of Annex D1 for each property (after completing D28)

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

- Yes 1 → **Fill in a column of Annex D2 for each building sold or NVENDIM donated and for each plot of land sold or donated**
- No 2

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

ANTIC

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

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

PROPERTY OWNERS (principal residence or other property)

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

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

MANSTRA

(If "Yes"): Amount spent **TMANSTRA**

- a) extraordinary maintenance of the principal residence
- Yes 1 → - € |_|. |_|_|_|. |_|_|_|
- No 2

MANSTR2

TMANSTR2

- b) extraordinary maintenance of the other property.....
- Yes 1 → € |_|. |_|_|_|. |_|_|_|
- No 2

→ Go to Section. E

E. NON DURABLE AND DURABLE CONSUMER GOODS

(SHOW CARD E01)

E01. During 2002 did you (or your household) buy ... *(Interviewer! Read the items and enter codes!)*

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

("If Yes"):

Value of the objects bought
in 2002 (paid for or not)
ACQUI1 ... 3 ACQUISA ... C

- | | Yes | No | | |
|--|-----|----|---|-------------|
| <ul style="list-style-type: none"> ▪ precious objects
(jewelry, old and gold coins, works of art, antiques including antique furniture)..... | 1 | 2 | € | _ _ . _ _ _ |
| <ul style="list-style-type: none"> ▪ means of transport
(cars, motorbikes, caravans, motor boats, boats, bicycles)..... | 1 | 2 | € | _ _ . _ _ _ |
| <ul style="list-style-type: none"> ▪ furniture, furnishings, household appliances and sundry articles
(furniture, furnishings, carpets, lamps, small household appliances, washing machines, dishwashers, vacuum cleaners, floor polishers, TVs, PCs, fridges, cookers, heaters, air conditioners, radios, tape recorders, CD players, HI-FI equipment, mobile phonesets, fax machines, cameras, camcorders, etc.) | 1 | 2 | € | _ _ . _ _ _ |

E03. During 2002 did you (or your household) sell.... *(Interviewer! Read the items and enter codes!)*

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

Value of the objects sold
in 2002
VEND1 ... 2 VENDA ... B

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

(SHOW CARD E05)

E05. Can you give an estimate, even if only rough, of all the goods possessed by the household at the end of 2002 in the following categories: precious objects, means of transport, furniture/furnishings/household appliances?

Interviewer! If necessary, suggest: Think of what you would have received if you had sold them in 2002.

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

- | | |
|--|-----------------------------------|
| <ul style="list-style-type: none"> ▪ precious objects
(jewelry, old and gold coins, works of art, antiques, including antique furniture)..... | JWOVAT
€ _ _ . _ _ _ |
| <ul style="list-style-type: none"> ▪ means of transport
(cars, motorbikes, caravans, motorboats, boats, bicycles)..... | JWDURAT1
€ _ _ . _ _ _ |
| <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.) | JWDURAT2
€ _ _ . _ _ _ |

E06. In 2002, did you or anyone in your household pay maintenance (see question A09) or other similar payments (including gifts) to relatives or friends not living in this household?

(If "Yes") Amount of payments?

	Yes	No	(If "Yes"): Amount of payments in 2002
	CONTRA ... B	ACONTRA ... B	
- Maintenance payments.....	1	2	(Se "Yes") → € __ _ _ . __ _ _
- Financial contributions to relatives or friends	1	2	(Se "Yes") → € __ _ _ . __ _ _

(SHOW CARD E07)

E07. What was the monthly average spending of your household in 2002 on all consumer goods, in cash, by means of credit cards, cheques, Bancomat cards, etc?

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

- purchases of precious objects;
- purchases of cars;
- purchases of household appliances and furniture;
- maintenance payments;
- other contributions received from relatives or friends;
- extraordinary maintenance of your dwelling;
- rent for the dwelling;
- mortgage payments;
- life insurance premiums;
- contributions to private pension funds.

Monthly average spending on all consumption € |__|_|_|.|__|_|_| per month in 2002 **CONS**

E08. What instead is the monthly average figure for **just food consumption**? Consider spending on food products in supermarkets and the like and the spending on meals eaten regularly outside the home.

Monthly average spending on food consumption € |__|_|_|.|__|_|_| per month in 2002 **JCONSAL**

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

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

(Interviewer! Read the answers)

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

E10. In running the house and looking after household members, does your household use domestic helps, baby-sitters or relatives not resident in the household nucleus? **AIUTDOM1..3**

E11. (If "Yes") For how many hours a week on average? **YES NO OREAIUT1..3**

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

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

Otherwise → Go to Section F

INTERGENERATIONAL TRANSFERS - 2nd ROUND

HEAD OF HOUSEHOLD's YEAR OF BIRTH IS ODD

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

EREDONA

- Yes 1
- No 2 → **Quest. 3**

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

Bequest ERA1..4	Gift	To the head of household or of his/her spouse/cohabitant		From parents (or grandparents) or other persons?		Year of the transfer ANNOA1..4	Value of the transfer in the year it was made VALA1..4	or Value of the transfer in (year)	
		RICA1..4		DAGENA1..4				VALNA1..4	ANNOA1..4
1	2	HH 1	SP 2	PA-GR 1	OTHER 2	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/> →	<input type="text"/>
1	2	HH 1	SP 2	PA-GR 1	OTHER 2	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/> →	<input type="text"/>
1	2	HH 1	SP 2	PA-GR 1	OTHER 2	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/> →	<input type="text"/>
1	2	HH 1	SP 2	PA-GR 1	OTHER 2	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/> →	<input type="text"/>
1	2	HH 1	SP 2	PA-GR 1	OTHER 2	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/> →	<input type="text"/>

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

EREDONB

- Yes 1
- No 2 → **Quest. 5**

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

Bequest ERR1..4	Gift	By the head of household or his/her spouse/cohabitant		To children (or grandchildren) or other persons?		Year of transfer ANNOTB1..4	Value of the transfer in the year it was made VALTB1..4	or Value of the transfer in (year)	
		DATO1..4		VERFI1...4				VALNB1..4	ANNONB1..4
1	2	HH 1	SP 2	CH-GC 1	OTHER 2	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/> →	<input type="text"/>
1	2	HH 1	SP 2	CH-GC 1	OTHER 2	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/> →	<input type="text"/>
1	2	HH 1	SP 2	CH-GC 1	OTHER 2	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/> →	<input type="text"/>
1	2	HH 1	SP 2	CH-GC 1	OTHER 2	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/> →	<input type="text"/>
1	2	HH 1	SP 2	CH-GC 1	OTHER 2	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/> →	<input type="text"/>

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

- Yes 1
- No 2 → **Quest. 7**

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

To the head of household or spouse/cohabitant RICC1...4		From parents (or grandparents) or other persons DAGENC1...4		Present value VALNC1...4
HEAD OF HOUSEHOLD 1	SPOUSE/COHABITANT 2	PARENTS/ GRANDPARENTS 1	OTHER PERSONS 2	€ _ . _ _ _ . _ _ _ _
HEAD OF HOUSEHOLD 1	SPOUSE/COHABITANT 2	PARENTS/ GRANDPARENTS 1	OTHER PERSONS 2	€ _ . _ _ _ . _ _ _ _
HEAD OF HOUSEHOLD 1	SPOUSE/COHABITANT 2	PARENTS/ GRANDPARENTS 1	OTHER PERSONS 2	€ _ . _ _ _ . _ _ _ _
HEAD OF HOUSEHOLD 1	SPOUSE/COHABITANT 2	PARENTS/ GRANDPARENTS 1	OTHER PERSONS 2	€ _ . _ _ _ . _ _ _ _

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

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

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

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

(SHOW CARD 9 2^ ROUND)

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

To VERSOD1...2		Present value VALND1...2
CHILDREN/GRANDCHILDREN (existing and future) 1	OTHER PERSONS 2	€ _ . _ _ _ . _ _ _ _
CHILDREN/GRANDCHILDREN (existing and future) 1	OTHER PERSONS 2	€ _ . _ _ _ . _ _ _ _

End of 2nd ROUND

→ **Go to Section. F**

F. FORMS OF INSURANCE

Life insurance

F01. In 2002 did you or another member of your household hold a life insurance policy? **ASS1**

- Yes 1
 - No 2 → **Quest. F06**

F02. In 2002 how many life insurance policies did you, or another member of your household, hold? **NASS1**

	1st Policy	2nd Policy	3rd Policy	4th Policy
<p><i>(Ask Questions from F03 to F05 for each insurance policy the household had in 2002)</i></p> <p>F03. 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 ... 4</p> <p> _ </p>	<p>—</p> <p> _ </p>	<p>—</p> <p> _ </p>	<p>—</p> <p> _ </p>
<p>F04. Year policy started?</p>	<p> _ _ _ _ </p> <p>ASS1A1 ... 4</p>	<p> _ _ _ _ </p>	<p> _ _ _ _ </p>	<p> _ _ _ _ </p>
<p>F05. How much did your household pay in 2002 for each policy?</p>	<p>ASS1S1 ... 4</p> <p>€ _ _ . _ _ _ _ </p>	<p>€ _ _ . _ _ _ _ </p>	<p>€ _ _ . _ _ _ _ </p>	<p>€ _ _ . _ _ _ _ </p>

Health insurance policies (accidents and sickness)

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

- ASS4**
 - Yes 1
 - No 2 → **Quest. F08**

F07. How much did your household pay in 2002 for health insurance policies? € |_|_|. |_|_|_|_| **ASS4S**

Casualty insurance (excluding compulsory automobile liability insurance - RCA)

F08. In 2002 did you or another member of your household pay premiums for a policy or policies covering accidents, theft, fire, hail, third-party liability, etc. (exclude compulsory automobile liability insurance - RCA)? **ASS3**

- Yes 1
 - No 2 → **Quest. F10**

F09. How much did your household pay in 2002 for these premiums? € |_|_|. |_|_|_|_| **ASS3S**

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

F10. In 2002 did you or another member of your household, individually or with the help of your, his or her employer, pay premiums for a private (or supplementary) pension, an annuity or simply to receive a lump sum in the future (e.g. under children's saving plans)? **ASS2**

- Yes 1
 - No 2 → **END OF SECTION**

F11. In 2002 how many private/supplementary pensions, annuities and other forms of insurance-based saving life insurance policies did you, or another member of your household, hold? N° |_|_| **NASS2**

	1° Policy	2° Policy	3° Policy	4° Policy
<p><i>(Ask Quest. F12-F16 for each private/supplementary pensions, annuities and other forms of insurance-based saving the households held in 2002)</i></p> <p>F12. Members insured (Holders of the policy) (Reference number of the member of the household in Section A - Composition of household) →</p>	<p>ASS2C1 ... 4</p> <p> _ </p>	<p> _ </p>	<p> _ </p>	<p> _ </p>

<p>F13. 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>ASS2G1 ... 4</p> <p>1</p> <p>2</p> <p>3</p> <p>4</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p>
<p>F14. Year in which premium payments started for this pension or annuity?</p>	<p>ASS2A1 ... 4</p> <p> _ _ _ _ </p>	<p> _ _ _ _ </p>	<p> _ _ _ _ </p>	<p> _ _ _ _ </p>
<p>F15. At what age will the insured start to receive the pension or annuity or receive the lump sum?</p>	<p>ASS2R1 ... 4</p> <p> _ _ </p>	<p> _ _ </p>	<p> _ _ </p>	<p> _ _ </p>
<p>F16. How much did your household pay in 2002 for each private/supplementary pension?</p>	<p>ASS2S1 ... 4</p> <p>€ _ _ _ . _ _ _ _ .</p>	<p>€ _ _ _ . _ _ _ _ .</p>	<p>€ _ _ _ . _ _ _ _ .</p>	<p>€ _ _ _ . _ _ _ _ .</p>

→ Go to Section G

G. INFORMATION TO BE PROVIDED BY THE INTERVIEWER

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

ASSESSMENT OF THE INTERVIEW

	score: 1= minimum ☹ 10 = maximum ☺
G2. How do you rate the interviewee's <u>understanding</u> of the questions? COMPRENS	_ _ _ _ / _ _1_ _0_
G3 How do you rate the <u>reliability</u> of the information provided by the interviewee on <u>income and wealth</u> ? VERORED	_ _ _ _ / _ _1_ _0_
G4 How do you rate the general <u>climate</u> of the interview? KLIMA	_ _ _ _ / _ _1_ _0_
G5. How do you judge the ability of the interviewee to express <u>amounts in euros</u> ? EURO	_ _ _ _ / _ _1_ _0_
G6. How do you rate the <u>easiness</u> the interviewee had in responding? FACIL	_ _ _ _ / _ _1_ _0_

INTERVIEWER! Fill in every part!

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

Date: _____ Signature: _____ Number |_|_|_|_|_|_|_|

Questionnaire No |___|___|___|___|___|___| **NQUEST**

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

Fill in an annex B1 for each activity as employees engaged in 2002

- Indicate
 - Activity engaged in:
 - main 1 **ATTIVP**
 - secondary..... 2
 - You worked:
 - full-time..... 1 **PARTIME**
 - part-time 2
 - with a contract:
 - at will 1 **CONTRATT**
 - fixed term..... 2
 - for temporary workers (job agencies)... 3
 - You worked (including normal holiday periods):
 - all year..... 1 **TUTTANNO**
 - part of the year 2 → |___|___| months **MESILAV**
 - occasionally..... 3
- 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 **DIMAZ**
 - from 50 to 99..... 4
 - from 100 to 499..... 5
 - 500 or more..... 6
 - * not applicable - public-sector employee 7
- Overall, how many hours did you work on average per week (including overtime)?
 - total hours |___|___| **ORETOT**
- In 2002, did you have the opportunity for specifically paid overtime?
 - Yes..... 1
 - No 2 → **Quest. 6 PSTRA**
- How many hours of paid overtime did you work on average per week in 2002?
 - average number of overtime hours per week |___|___| **ORESTRA**
- In 2002 did you take all the holidays (including paid leave) to which you were entitled?
 - Yes..... 1 **FERIEDI**
 - No 2 → days of holidays not taken? |___|___| **FERIENO**

(B1 continues on next page)

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

(SHOW CARD 7- Annex B1)

7. I would like you to calculate how much you earned from your work as an employee, net of taxes and social security contributions. Exclude any severance pay, withholding tax and social security contributions. Please consider all the items listed below in doing your calculations. The sum of the items shown below should equal your total earned income in 2002:

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

Total earned income in 2002 € |_|_|_|.|_|_|_|_|_|.|_|_|_|_|_| **YLM**

8. In 2002 did you receive fringe benefits in the form of lunch vouchers, trips, company cars, etc. (excluding housing)?

- Yes 1 **INTEG**

- No 2 → **END OF ANNEX**

(If "Yes")

9. What was the monetary value of these benefits?

- € |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_| **YLNM**

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

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

B2

Questionnaire No _____ **NQUEST**

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

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

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

ATTIVP

2. You worked (including normal holiday periods):
- all year 1 **TUTTANNO**
- part of the year 2 → no. of months|_|_|
- occasionally 3 **MESILAV**

3. Activity: **PROF**
- member of the professions 1
- sole proprietor 2
- free-lance 3
- contingent worker employed on none acc. 4 → **Q.5**

4. Number of workers (including owner(s)):
- |_|_|_| **NUMADD**

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 2002?
- |_|_| **ORETOT**

(SHOW CARD 6 – ANNEX B2)

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

Revenues →

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

b. other receipts

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 instalments) excluding depreciation/provisions

Earnings from your activity → € |_|_|. |_|_|. |_|_|. |_|_|. |_|_|. |_|_|

YM

equals

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

End 2002

• Medium and long-term debt for buildings or land for use in your activity? **DEBCR021 ... 5**
€ |_|_|. |_|_|. |_|_|. |_|_|

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

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

• Trade credit (suppliers)?
€ |_|_|. |_|_|. |_|_|. |_|_|

• Trade credit (customers)?
€ |_|_|. |_|_|. |_|_|. |_|_|

8. *(If has debts to banks or finance companies)*
Are your debts to banks and finance companies backed by security? **GAR**

Yes 1
No 2 → **Quest.10**

9. *(If yes)* Is the security ...? *(several answers possible)*
TIPOGAR1..4

PERSONAL
..provided by you or members of your household 1
..provided by non-cohabiting relatives or friends 2

REAL ..
.. provided by you or members of your household 3
.. provided by non-cohabiting relatives or friends 4

10. Does your firm possess machinery, equipment or other capital goods (including small-value goods), or other assets (licenses, patents, etc.) with a market value? -
Yes 1 **MACCHI**
- No 2 → **End of Annex**

(If "Yes")

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

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

End of Annex

FAMILY BUSINESSES

B3

(1 annex only for all members)

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!) ... →

- 1. Activity engaged in **ATTIVP1 ... 4**
- main
- secondary
- 2. No. of months worked in 2002 (including normal holiday periods) **MESILAV1 ... 4**
No. of months
- 3. How many hours did you work per week on average in 2002? No. of hours: **ORETOT1...4**

IND1 ... 4				
1 2	1 2	1 2	1 2	1 2
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

- 4. Total number of workers (including owner(s))
- _____ **NUMADD**

- 5. What is your household's ownership share in the business?
- _____ % **QUOPRO**
- ATTENTION! For questions 6-7-8-9-10-11-12 refer only to the household's ownership share!**

(SHOW CARD 6 - ANNEX B3)

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

Revenues
→

- a. revenues from sales of goods or services net of VAT
- 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 instalments) excluding depreciation/provisions

equals

YM

Earnings from your activity → € _____

- 7. Let's talk about debt and credit related to your activity. Excluding debts for the purchase of property, durable goods or consumer goods for household use, at the end

of 2002 what was the amount of ... (Read one item at a time and enter responses!) **DEBCR021 ... 5**

End 2002

- Medium and long-term debt for buildings or land for use in your activity? 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. (If has debts to banks or finance companies)

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

- Yes 1
- No 2 → **Quest.10**

9. (If yes) Is the security ...? (several answers possible)
TIPOGAR1..4

- PERSONAL..
 - .. provided by you or members of your household 1
 - .. provided by non-cohabiting relatives or friends 2
- REAL
 - .. provided by you or members of your household 3
 - .. provided by non-cohabiting relatives or friends 4

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

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

(If "Yes")

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

- € _____ **VALAZ**

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

- € _____ **AMMORT**
END OF ANNEX

Questionnaire No. | | | | | | | | | | NQUEST

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

1. Activity engaged in:

- main1 **ATTIVP**
- secondary2

2. You worked (including normal holiday periods):

- all year1 **TUTTANNO**
- part of the year2 i.e.: → no. of months | | | | **MESILAV**
- occasionally3

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 2002?

- hours | | | | **ORETOT**

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

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

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

- € | | . | | | | | . | | | | | **DIVIDUT**
- no profits were distributed in 2002 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 2002?

- € | | | | . | | | | | . | | | | | **PARTE02**

END OF ANNEX

Questionnaire No. **NQUEST**

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

*N.B. If the interviewee receives more than one pension, fill in a column for each pension received.
If the interviewee receives more than 4 pensions fill in another annex B5*

PENSION	First pension	Second pension	Third pension	Fourth pension
(SHOW CARD. 1-2 – ANNEX B5)				
1. You received a pension in 2002. Which social security body pays your pension?				
- INPS.....	ENTEPEN 1	1	1	1
- INPDAP (former social security bodies run by Treasury).....	2	2	2	2
- State	3	3	3	3
- INAIL	4	4	4	4
- Italian private bodies (i.e. insurances)	5	5	5	5
- Foreign bodies	6	6	6	6
- Other (specify)				
2. What type of pension do you receive?	TIOPEN			
- Old age/long-service	1	1	1	1
- Social	2	2	2	2
- Disability	3	3	3	3
- Survivor's	4	4	4	4
- War	5	5	5	5
- Private pension/life annuity	6	6	6	6
- Other (specify)				
3. When did you begin to receive this pension?	DECOR _ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
4. In 2002 how much did you receive in pension benefits net of tax per month?	TPENS € _ _ . _ _ _ _	€ _ _ . _ _ _ _	€ _ _ . _ _ _ _	€ _ _ . _ _ _ _
	MESIPEN			
5. How many monthly payments did you receive?	Months _ _	Months _ _	Months _ _	Months _ _
6. In 2002 did you receive pension arrears, in addition to ordinary payments?	ARRET			
- Yes	1	1	1	1
- No	2	2	2	2
(If "Yes"): TARRET • amount of arrears	€ _ _ . _ _ _ _	€ _ _ . _ _ _ _	€ _ _ . _ _ _ _	€ _ _ . _ _ _ _
(If the interviewee received a JOB PENSION that did not involve voluntary contributions):				
7 Recall when you began to receive your pension. What percentage of your <u>last wage payment</u> (monthly average earnings, for self employed) was your <u>first</u> monthly pension payment?	QUOTAPE _ _ _ %	_ _ _ %	_ _ _ %	_ _ _ %

Questionnaire No. | | | | | | | | | | NQUEST

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

(SHOW CARD 1 – ANNEX B6)

- In 2002 did you personally receive other income? What sort of income did you receive?
(Interviewer! Verify answers to questions B35a-b-c-d!)
- How much did you receive in other income in 2002?

“Yes” to Quest. B26a:

	STA1 ... 3		YTA1 ... 3		(If “Yes”): Amount
	Yes	No	Yes	No	
a1. Payments under life insurance policies (excluding supplementary pensions/ life annuities)?	1	2	€	_ . _ . _ . _ . _ . _	
a2. Payments under casualty policies (auto accidents, home, etc.)?	1	2	€	_ . _ . _ . _ . _ . _	
a3. Payments under health policies (specialist visits, hospital stays, etc.)?	1	2	€	_ . _ . _ . _ . _ . _	

“Yes” to Quest. B26b:

	STB1 ... 4		YTB1 ... 4		(If “Yes”): Amount
	Yes	No	Yes	No	
b1. Wage supplementation payments?	1	2	€	_ . _ . _ . _ . _ . _	
b2. Unemployment benefits (<i>indennità di mobilità</i>)	1	2	€	_ . _ . _ . _ . _ . _	
b3. Other unemployment benefits?	1	2	€	_ . _ . _ . _ . _ . _	
b4. Severance pay (including advances)?	1	2	€	_ . _ . _ . _ . _ . _	

“Yes” to Quest. B26c:

	STC1 ... 7		YTC1 ... 7		(If “Yes”): Amount
	Yes	No	Yes	No	
Economic support (e.g., assistance for disabled persons, maintenance, guaranteed minimum income, food allowance etc.)					
c1. from central government?	1	2	€	_ . _ . _ . _ . _ . _	
c2. from regional government?	1	2	€	_ . _ . _ . _ . _ . _	
c3. from provincial government?	1	2	€	_ . _ . _ . _ . _ . _	
c4. from municipal government?	1	2	€	_ . _ . _ . _ . _ . _	
c5. from local health unit (assistance for treatment, etc.)?	1	2	€	_ . _ . _ . _ . _ . _	
c6. from other local government bodies?	1	2	€	_ . _ . _ . _ . _ . _	
c7. from private social institutions?	1	2	€	_ . _ . _ . _ . _ . _	

“Yes” to Quest. B26d:

	STD1 ... 4		YTD1 ... 4		(If “Yes”): Amount
	Yes	No	Yes	No	
d1. Scholarship?	1	2	€	_ . _ . _ . _ . _ . _	
d2a Gifts or cash ON A REGULAR BASIS from relatives or friends not living in the house?	1	2	€	_ . _ . _ . _ . _ . _	
d2b Gifts or cash NOT ON A REGULAR BASIS from relatives or friends not living in the house?	1	2	€	_ . _ . _ . _ . _ . _	
d3. Alimony?	1	2	€	_ . _ . _ . _ . _ . _	
d4. Other?	1	2	€	_ . _ . _ . _ . _ . _	

END OF ANNEX

PROPERTY OWNED AT THE END OF 2002

D1

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

Questionnaire No |_____|_____|_____|_____|_____|_____| **NQUEST**

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

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> →	_	_	_
	PRO1 ... 4		
Questions 4 and 5 for DWELLINGS AND OTHER BUILDINGS ONLY (EXCLUDE ALL LAND)			
4. In what year did you acquire the property?	_ _ _	_ _ _	_ _ _
	ANPOSS		
5. <u>Area in square meters</u>	_ _ _ m ²	_ _ _ m ²	_ _ _ m ²
	SUPAB		
6. <u>Year constructed</u>	_ _ _	_ _ _	_ _ _
	ANCOSTR		
ALL PROPERTIES (SHOW CARD 7 - ANNEX D1)			
7. What was the main use of the property in 2002?			
	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)

PROPERTY (keep same order)	First property	Second property	Third property				
8. How much could the property be sold for? In other words, what do you think it is worth "unoccupied"?	VALABIT						
- Total amount	€ _ _ . _ _ . _ _	€ _ _ . _ _ . _ _	€ _ _ . _ _ . _ _				
9. Did you rent the property in 2002? <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 → Quest. 11	2	2	2				
<i>(If "Yes" a Quest. 9):</i>							
10. How much rent did your household receive in 2002?	AFFEFF						
- Total in 2002..... → Go to Quest. 12	€ _ _ . _ _	€ _ _ . _ _	€ _ _ . _ _				
<i>(If "No" to Quest. 9):</i>							
11. If we assume you wanted to rent the property, what annual rent do you think your household could charge?	AFFIMP						
- Total annual rent...	€ _ _ . _ _	€ _ _ . _ _	€ _ _ . _ _				
ALL PROPERTIES							
12. 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):	_____	_____	_____				
13. Is the property in this region?	IMMDOVE						
- Yes → End of Annex	1	1	1				
- No	2	2	2				
14. <i>(If No)</i> Where is it?	_ _ IMMREG	_ _	_ _				
Piemonte	1	Friuli – Venezia Giulia.....	6	Marche	11	Puglia	16
Val d'Aosta	2	Liguria	7	Lazio.....	12	Basilicata.....	17
Lombardia	3	Emilia – Romagna.....	8	Abruzzo.....	13	Calabria.....	18
Trentino - Alto Adige.....	4	Toscana	9	Molise.....	14	Sicilia.....	19
Veneto.....	5	Umbria.....	10	Campania.....	15	Sardegna.....	20
						Estero.....	21

END OF ANNEX→ **Go to Quest. D29**

PROPERTY sold or donated in 2002

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 annexes D2.

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. This property was sold or donated?	DONATO		
- sold	1	1	1
- donated	2	2	2
3. What was the household's ownership share?.....	QUOPRO _ _ _ %	_ _ _ %	_ _ _ %
4. Area in square meters (For dwellings and buildings only - exclude land)	SUPAB _ _ _ _ m ²	_ _ _ _ m ²	_ _ _ _ m ²
5. In order to get a better idea of property values, what was the overall worth of the property at the time it was sold or donated?	VALABIT		
- Total	€ _ _ . _ _ _ . _ _ _ _	€ _ _ . _ _ _ . _ _ _ _	€ _ _ . _ _ _ . _ _ _ _
6. Did you rent the property in 2002? <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 → Quest. 8	2	2	2
(If "Yes")			
7. How much rent did your household receive in 2002?	AFFEFF		
- Total in 2002	€ _ _ _ . _ _ _ . _ _ _ _	€ _ _ _ . _ _ _ . _ _ _ _	€ _ _ _ . _ _ _ . _ _ _ _

(D2 continues on next page)

(D2 CONTINUED)

PROPERTY <i>(keep same order)</i>	First property	Second property	Third property
ALL PROPERTIES			
8. How did you acquire the property?			
	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)	_____	_____	_____
9. In what year did you acquire the property?	ANPOSS _ _ _ _	_ _ _ _	_ _ _ _
10. What was the amount of any mortgage loan on the property at the time it was sold or donated (household's share of principal)?..... (code 0- no mortgage) MUTUOVEN	€ _ _ . _ _ _ _ . _ _ _ _	€ _ _ . _ _ _ _ . _ _ _ _	€ _ _ . _ _ _ _ . _ _ _ _

End of Annex

→ Go to Quest. D30