

SURVEY OF ITALIAN HOUSEHOLDS' INCOME AND WEALTH 2004

QUESTIONNAIRE FOR HEAD OF HOUSEHOLD

(I BILANCI DELLE FAMIGLIE ITALIANE NEL 2004)

1. NO. QUESTIONNAIRE	_ _ _ _ _ _ _	NQUEST
2. DATE OF INTERVIEW:	_ _ _ / _ _ _ / 2005	
	DATA11* DATA12*	
3. TIME OF INTERVIEW:	_ _ _ , _ _ _	
	ORA11* ORA12*	
4. NO. OF THE PC	_ _ _ _ _ _ _	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 2003 (Panel)	3	
- new household formed by members of a household interviewed in 2003 (ex panel)	4	
	→ No. of questionnaire of the original household	
	_ _ _ _ _ _ _	NQUESTP

CONTINT

8. How many times did you contact this household to obtain the interview? *(Including the present contact)* No. |_|_|

① STARRED VARIABLES ARE NOT AVAILABLE FOR EXTERNAL USERS

A. COMPOSITION OF HOUSEHOLD AT END OF 2004

ALL HOUSEHOLDS

I would first like to record the composition of the household. Can you please list all household members as of 31 December 2004?

(Include all persons normally living in this dwelling on 31 December 2004 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 living permanently in the household on 31 December 2004.)

This household comprised persons, including children.

NCOMP

____ No. of persons from 0 years of age upwards living in this household on 31 December 2004

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 given for each household member.

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

Record information for the head of household in column 1 and continue with the remaining household members. 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 on 31.12.2004 and interview the best-informed person that has replaced the head of household in that role.

Member number → NORD	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (enter) →									
A01. Gender SEX									
- male	1	1	1	1	1	1	1	1	1
- female	2	2	2	2	2	2	2	2	2
A02. Household position PARENT									
- head of household (H.H.)	1								
- spouse/partner of H.H.		2	2	2	2	2	2	2	2
- son/daughter of H.H.		3	3	3	3	3	3	3	3
- parent of H.H.		4	4	4	4	4	4	4	4
- other relative of H.H.		5	5	5	5	5	5	5	5
- other household member not related to H.H.		6	6	6	6	6	6	6	6
(SHOW CARD A03) 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
- Central or South America	2	2	2	2	2	2	2	2	2
- Africa	3	3	3	3	3	3	3	3	3
- Asia	4	4	4	4	4	4	4	4	4
- Oceania	5	5	5	5	5	5	5	5	5
- Europe	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 31.12.2004, adding members that left the household in 2003 or 2004

Member number →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (enter) →									
A05. If joined household in 2003-2004, give reason MOTENT									
- born	1	1	1	1	1	1	1	1	1
- other	2	2	2	2	2	2	2	2	2
A06. If left household in 2003-2004, give reason: MOTUSC									
- death	1	1	1	1	1	1	1	1	1
- transfer to barracks, nursing home, hospital, prison, etc.	2	2	2	2	2	2	2	2	2
- moved abroad	3	3	3	3	3	3	3	3	3
- formed new household, marriage (give new address)	4	4	4	4	4	4	4	4	4
- other (give new address)	5	5	5	5	5	5	5	5	5
A07. Give new address, including telephone number									
A08. Year in which joined/left the household ANNOENUS	2003 2004	2003 2004	2003 2004	2003 2004	2003 2004	2003 2004	2003 2004	2003 2004	2003 2004
Member order in 2003 survey (on 31.12.2004) NORDP (Interviewer! complete <u>always</u> !)									

ALL HOUSEHOLDS

(Keep the order in which members are listed unchanged)

Member number →	CONTINUE WITH HOUSEHOLD MEMBERS PRESENT ON 31.12.2004								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (enter) →									
A09. MARITAL STATUS STACIV									
- married	1	1	1	1	1	1	1	1	1
- single	2	2	2	2	2	2	2	2	2
- separated/divorced	3	3	3	3	3	3	3	3	3
- widowed	4	4	4	4	4	4	4	4	4
A10. PLACE OF ABODE AT THE END OF 1999									
If in Italy, enter province code → PROV99*	___	___	___	___	___	___	___	___	___
If abroad, specify: E99*									
- North America	1	1	1	1	1	1	1	1	1
- Central or South America	2	2	2	2	2	2	2	2	2
- Africa	3	3	3	3	3	3	3	3	3
- Asia	4	4	4	4	4	4	4	4	4
- Oceania	5	5	5	5	5	5	5	5	5
- Europe	6	6	6	6	6	6	6	6	6
(If Europe enter State Code) EUR99*	___	___	___	___	___	___	___	___	___

Member number →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (enter) →									
(SHOW CARD A11) 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
(SHOW CARD A12) (If high-school diploma - 5 year course of study) 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
(SHOW CARD A13) (If short-course university degree, bachelor's degree or post-graduate qualification) 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

(If short-course university degree, bachelor's degree or post-graduate qualification) UNIV A14. AT WHICH UNIVERSITY WAS DEGREE/DIPLOMA EARNED? (Enter the code for the university; see list below) RESERVED to: Other (please specify)..... (code 85)	<div> <div></div> <div></div> <div></div> </div>	<div> <div></div> <div></div> <div></div> </div>	<div> <div></div> <div></div> <div></div> </div>	<div> <div></div> <div></div> <div></div> </div>	<div> <div></div> <div></div> <div></div> </div>	<div> <div></div> <div></div> <div></div> </div>	<div> <div></div> <div></div> <div></div> </div>	<div> <div></div> <div></div> <div></div> </div>	<div> <div></div> <div></div> <div></div> </div>
<div> <div> 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 </div> <div> 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 Venice - Istituto Universitario di Architettura 81 Venice - 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 </div> </div>									

(If UNIVERSITY DEGREE OR DIPLOMA) A15.DIPLOMA/ UNIVERSITY DEGREE final mark VOTOEDU/SUEDDU SELODE	<div> <div> <div></div> <div></div> <div></div> </div> <div>out of</div> <div> <div></div> <div></div> <div></div> </div> <div>1st class</div> </div>	<div> <div> <div></div> <div></div> <div></div> </div> <div>out of</div> <div> <div></div> <div></div> <div></div> </div> <div>1st class</div> </div>	<div> <div> <div></div> <div></div> <div></div> </div> <div>out of</div> <div> <div></div> <div></div> <div></div> </div> <div>1st class</div> </div>	<div> <div> <div></div> <div></div> <div></div> </div> <div>out of</div> <div> <div></div> <div></div> <div></div> </div> <div>1st class</div> </div>	<div> <div> <div></div> <div></div> <div></div> </div> <div>out of</div> <div> <div></div> <div></div> <div></div> </div> <div>1st class</div> </div>	<div> <div> <div></div> <div></div> <div></div> </div> <div>out of</div> <div> <div></div> <div></div> <div></div> </div> <div>1st class</div> </div>	<div> <div> <div></div> <div></div> <div></div> </div> <div>out of</div> <div> <div></div> <div></div> <div></div> </div> <div>1st class</div> </div>	<div> <div> <div></div> <div></div> <div></div> </div> <div>out of</div> <div> <div></div> <div></div> <div></div> </div> <div>1st class</div> </div>	<div> <div> <div></div> <div></div> <div></div> </div> <div>out of</div> <div> <div></div> <div></div> <div></div> </div> <div>1st class</div> </div>
(If UNIVERSITY DEGREE OR DIPLOMA) ANNOEDU A16.YEAR OF DIPLOMA / UNIVERSITY DEGREE	<div> <div></div> <div></div> <div></div> </div>	<div> <div></div> <div></div> <div></div> </div>	<div> <div></div> <div></div> <div></div> </div>	<div> <div></div> <div></div> <div></div> </div>	<div> <div></div> <div></div> <div></div> </div>	<div> <div></div> <div></div> <div></div> </div>	<div> <div></div> <div></div> <div></div> </div>	<div> <div></div> <div></div> <div></div> </div>	<div> <div></div> <div></div> <div></div> </div>

FOR HEAD OF HOUSEHOLD AND SPOUSE

ALL HOUSEHOLDS

	HEAD OF HOUSEHOLD		SPOUSE	
	Father	Mother	Father	Mother
(SHOW CARD A17-A18-A19) What were the educational qualifications, employment status and sector of activity of your parents <u>when they were your present age?</u> (If the parent was retired or deceased at that age, refer to time preceding retirement or death) - Unknown/No answer/Ignored → Quest. A21	1 NOPCF	1 NOMCF	1 NOPCO	1 NOMCO
A17. Educational qualification - none - elementary school - middle school - high school - university degree - postgraduate qualification - Unknown/ No answer /Ignored	STUPCF 1 2 3 4 5 6 7 CONPCF	STUMCF 1 2 3 4 5 6 7 CONMCF	STUPCO 1 2 3 4 5 6 7 CONPCO	STUMCO 1 2 3 4 5 6 7 CONMCO
A18. Work status: - blue-collar worker - office worker - teacher - junior manager, official - senior manager - member of the professions - entrepreneur - free lance - not employed - Unknown/ No answer /Ignored	01 02 03 04 05 06 07 08 09 10	01 02 03 04 05 06 07 08 09 10	01 02 03 04 05 06 07 08 09 10	01 02 03 04 05 06 07 08 09 10
A19. Sector (if employed): - agriculture, fishing - industry - general government - other (commerce, artisan, other services etc.) - Unknown/ No answer /Ignored	SETPCF 1 2 3 4 5	SETMCF 1 2 3 4 5	SETPCO 1 2 3 4 5	SETMCO 1 2 3 4 5
(Quest A20-A21 only for parents who did not live in this household on 31.12.2004) A20. In what year were your parents born? _ _ _ _	ANAPCF _ _ _ _	ANAMCF _ _ _ _	ANAPCO _ _ _ _	ANAMCO _ _ _ _
A21. Were your parents still alive on 31.12.2004? - Yes - No - Unknown/ No answer /Ignored	VITPCF 1 2 3	VITMCF 1 2 3	VITPCO 1 2 3	VITMCO 1 2 3
A22. Did you have brothers or sisters (still alive) who were not residing with you on 31.12.2004? - Yes - No → Quest. A24	VITFCF 1 2		VITFCO 1 2	
A23. (If "Yes"): - number of brothers - number of sisters	NFRATCF _ _ NSORECF _ _		NFRATCO _ _ NSORECO _ _	
A24. Did you have children (still alive) who were not residing with you on 31.12.2004? - Yes - No → Question A26	FIGLICF 1 2			
A25. (if "Yes"): How many children?	NFIGLICF _ _			

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

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

A26. Do you plan to have (more) children in the future?

- Yes..... 1 → **Quest. A28 FIGLIF**
- Not now, we'll think about it later 2 → **Quest. A28**
- No, we don't want any more children 3 → **Quest. A28**
- No, but we would have liked to have (more) children 4 → **Quest. A27**

A27. Given your circumstances, which of the following factors prevent (or prevented) you from having (more) children? (*Interviewer, read out! Choose no more than two answers*)

- Family income insufficient 1 **FIGLIOS1 .. 8**
- Work problems for the woman (hours and place of work, unstable employment,...) 2
- Work problems for the man (hours and place of work, unstable employment,...) 3
- House not suitable for a larger family 4
- Not able to rely on constant help from family members to look after children 5
- No local kindergartens or too expensive 6
- Need to care for other family members 7
- None of these reasons 8

(Only couples in which the woman is under 46 years of age, with at least one child, even if not living in household; see Quest. A24)

A28. Think back to when your oldest son/daughter was between 6 months and 2 years old. At that time, who generally looked (or looks) after him/her in the daytime, during normal working hours? (choose no more than two answers)

- Mother 1 **CURAFI1..7**
- Father 2
- Grandparents, other family members or unpaid acquaintances 3
- Baby-sitter or other paid carer 4
- Public kindergarten 5
- Private kindergarten 6
- Other 7

→ **Go to Section B**

B. EMPLOYMENT AND INCOMES

(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) →									
<p>B01. In 2004 was (name) employed or not? I.e. did he/she have paid employment? Consider the prevalent status in 2004.</p> <p>APQUAL</p> <p>(If "employed") What was the main employment of (name) for the greater part of the year? (Show card B01a)</p> <p>(If "not employed") What was the status of (name) in 2004? (Show card B01b)</p> <p>• PAYROLL EMPLOYEE</p> <p>- blue-collar worker or similar (including apprentices and homeworkers) 01 01 01 01 01 01 01 01 01</p> <p>- office worker 02 02 02 02 02 02 02 02 02</p> <p>- school teacher in any type of school (including teachers with term appointments, those under special contracts and similar) 03 03 03 03 03 03 03 03 03</p> <p>- junior manager/cadre 04 04 04 04 04 04 04 04 04</p> <p>- manager, senior official, principal, headmaster, university teacher, magistrate 05 05 05 05 05 05 05 05 05</p> <p>- other (please specify):</p> <p>• SELF-EMPLOYED</p> <p>- member of the arts or professions 06 06 06 06 06 06 06 06 06</p> <p>- sole proprietor 07 07 07 07 07 07 07 07 07</p> <p>- free lance 08 08 08 08 08 08 08 08 08</p> <p>- owner or member of a family business 09 09 09 09 09 09 09 09 09</p> <p>- active shareholder/partner 10 10 10 10 10 10 10 10 10</p> <p>- contingent worker employed on none account 20 20 20 20 20 20 20 20 20</p> <p>- other (please specify):</p> <p>• NOT EMPLOYED</p> <p>- first-job seeker 11 11 11 11 11 11 11 11 11</p> <p>- unemployed 12 12 12 12 12 12 12 12 12</p> <p>- homemaker 13 13 13 13 13 13 13 13 13</p> <p>- well off 14 14 14 14 14 14 14 14 14</p> <p>- job pensioner 15 15 15 15 15 15 15 15 15</p> <p>- non-job pensioner (disability/survivor's/ social pension) 16 16 16 16 16 16 16 16 16</p> <p>- student (from primary school up) 17 17 17 17 17 17 17 17 17</p> <p>- pre-school-age child 18 18 18 18 18 18 18 18 18</p> <p>- conscript 19 19 19 19 19 19 19 19 19</p> <p>- other (please specify):</p>									

(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) →									
B02. If <u>unemployed</u> or a <u>job pensioner</u> 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 similar) - junior manager/cadre - manager, senior official, principal, headmaster, university teacher or magistrate - other (please 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 (please specify):									
B03. If <u>employed</u>, a <u>job pensioner</u> or <u>unemployed</u> 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									

REMARKS: _____

(Keep the order in which members are listed unchanged)

MEMBERS OF THE HOUSEHOLD									
Member number →	H.H. 1	2	3	4	5	6	7	8	9
NAME (enter) →									
IF OLDER THAN 14 YEARS (Otherwise → go to Quest.B22)									
B04. In 2004 did (name) do anything to find employment (temporary or otherwise) or to change his/her employment? CERC - Yes 1 1 1 1 1 1 1 1 1 - No 2 2 2 2 2 2 2 2 2									
If answer to B04 "Yes" (show card B05) CERCL11..CERCL113 B05. Which of the following steps has (name) taken to find work? (choose no more than 3 answers)									
- Contacted public job centre (former employment exchange) to find work (excluding membership renewal).....	1	1	1	1	1	1	1	1	1
- Took part in interview, selection process with private employer	2	2	2	2	2	2	2	2	2
- Sat written/oral tests as part of public employment competition	3	3	3	3	3	3	3	3	3
- Applied to take part in public employment competition	4	4	4	4	4	4	4	4	4
- Read job vacancies in daily press.....	5	5	5	5	5	5	5	5	5
- Placed or answered advertisements in daily press	6	6	6	6	6	6	6	6	6
- Applied and/or sent resumé to private employers	7	7	7	7	7	7	7	7	7
- Asked relatives, friends and acquaintances	8	8	8	8	8	8	8	8	8
- Looked for job vacancies on the Internet	9	9	9	9	9	9	9	9	9
- Contacted private employment agency or temporary work agency	10	10	10	10	10	10	10	10	10
- Looked for land, premises, equipment to start up business.....	11	11	11	11	11	11	11	11	11
- Applied for permits, licences, loans to start up business.....	12	12	12	12	12	12	12	12	12
- Other steps (please specify)									
If the member is employed and answered no to Quest. B04 (show card B06) CERCL21..213 B06. Think back to when (name) was looking for work before present employment. What steps did he/she take at the time to find work? (choose no more than 3 answers)									
- Contacted public job centre (former employment exchange) to find work (excluding membership renewal).....	1	1	1	1	1	1	1	1	1
- Took part in interview, selection process with private employer	2	2	2	2	2	2	2	2	2
- Sat written/oral tests as part of public employment competition	3	3	3	3	3	3	3	3	3
- Applied to take part in public employment competition	4	4	4	4	4	4	4	4	4
- Read job vacancies in daily press.....	5	5	5	5	5	5	5	5	5
- Placed or answered advertisements in daily press	6	6	6	6	6	6	6	6	6
- Applied and/or sent resumé to private employers	7	7	7	7	7	7	7	7	7
- Asked relatives, friends and acquaintances	8	8	8	8	8	8	8	8	8
- Looked for job vacancies on the Internet	9	9	9	9	9	9	9	9	9
- Contacted private employment agency or temporary work agency	10	10	10	10	10	10	10	10	10
- Looked for land, premises, equipment to start up business.....	11	11	11	11	11	11	11	11	11
- Applied for permits, licences, loans to start up business.....	12	12	12	12	12	12	12	12	12
- Other steps (please specify)									
B07. Consider all the jobs, including temporary ones, performed up to 31.12.2004: how many jobs had (name) performed, including the one, if any, being performed on 31.12.2004? NESPLAV - none → Quest. B22 0 0 0 0 0 0 0 0 0 - one 1 1 1 1 1 1 1 1 1 - more than one, specify: [][] [][] [][] [][] [][] [][] [][] [][] (If unemployed - code 15 to Quest.B01 - code 0 cannot be used)									
B08. The work experiences of(name) were EXLAV - only as an employee 01 01 01 01 01 01 01 01 01 - only as a self-employed 02 02 02 02 02 02 02 02 02 - both as an employee and as a self-employed 03 03 03 03 03 03 03 03 03									
B09. How old was (name) when he/she began to work? (the answer should refer to the first activity performed) ETALAV [][] [][] [][] [][] [][] [][] [][] [][] [][]									
B10. 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 1 1 1 1 1 1 1 1 1 - No → Quest B12 2 2 2 2 2 2 2 2 2									

(If "Yes") B11. For how many years?..... ACONTRIB	□□	□□	□□	□□	□□	□□	□□	□□	□□
(If for less than a year) For how many months?..... MCONTRIB	□□	□□	□□	□□	□□	□□	□□	□□	□□

FOR EMPLOYED MEMBERS (see Quest. B01)

Otherwise → Quest. B17

(If answer to Quest. B07 is more than one job , otherwise → Quest. B13) B12. How old was (name) when he/she began the job that he/she was performing on 31-12-2004? ETALAV2	□□	□□	□□	□□	□□	□□	□□	□□	□□
B13 During 2004 were there any days in which (name) took sick leave (apart from maternity leave)? - Yes - No → Quest. B15 NOMALAT	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
(If "Yes"): MALAT B14. How many days?	□□	□□	□□	□□	□□	□□	□□	□□	□□
B15. At what age does (name) expect to retire (or has retired in the meantime)? ETAPEN	□□	□□	□□	□□	□□	□□	□□	□□	□□
B16 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	□□	□□	□□	□□	□□	□□	□□	□□	□□
FOR UNEMPLOYED MEMBERS (see Quest. B01) Otherwise → Quest. B20									
B17. Would (name) be willing to work? DISPLAV - Yes - No → Quest. B20	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
B18. Considering the conditions generally obtainable nowadays if he/she worked, given age, education and experience, would (name) be willing to accept: TIPLAV - Full-time payroll employment for the whole year - Part-time payroll employment for the whole year - Only occasional, seasonal or informal payroll employment - Only free-lance work or self-employment	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
B19. How many hours a week would (name) like to work in this hypothetical job? no. hours ORLAV	□□	□□	□□	□□	□□	□□	□□	□□	□□

(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
(If older than 14 years)									
B20. In 2004 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)									
B21. In 2004 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 own account?	1	1	1	1	1	1	1	1	1
..... - No	2	2	2	2	2	2	2	2	2
b) owner or member of a family business?	1	1	1	1	1	1	1	1	1
..... - No	2	2	2	2	2	2	2	2	2
c) active shareholder/partner?	1	1	1	1	1	1	1	1	1
..... - No	2	2	2	2	2	2	2	2	2
ALL HOUSEHOLDS									
B22. And in 2004 did (name) receive income from a job, disability, long-service, old-age, social, or survivor's pension or a pension (life annuity) under a private insurance policy?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
B23. And in 2004 did (name) receive :									
a) payments under casualty, life or health insurance policies?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
(If older than 14 years)									
b) unemployment benefits of any kind or employee severance pay?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
c) Economic support of any kind from public or private bodies?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
d) Scholarships, gifts or cash from relations or friends not living in the house, alimony, or other income?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2

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

• Consider all jobs performed and all pension received.

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

	ANNEXES								
• employee ("Yes" to Question B20)	B1	B1	B1	B1	B1	B1	B1	B1	B1
• member of the professions, sole proprietor or free lance ("Yes" to Question B21a)	B2	B2	B2	B2	B2	B2	B2	B2	B2
• family business (compile only one B3 for all the members) ("Yes" to Question. B21b)	B3	B3	B3	B3	B3	B3	B3	B3	B3
• active shareholder/partner ("Yes" to Question. B21c)	B4	B4	B4	B4	B4	B4	B4	B4	B4
• pensioner (all types of pension) ("Yes" to Question B22)	B5	B5	B5	B5	B5	B5	B5	B5	B5
• recipient of other income ("Yes" to Question B23)	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. **INTER**

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

N.B. fill in next section only after compiling all the annexes

C. PAYMENT INSTRUMENTS AND FORMS OF SAVING

PAYMENT INSTRUMENTS

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

C01. On 31.12.2004 did you or another member of your household have a ... <i>(Interviewer! Read out a line at a time and enter codes!)</i>					
C02. <i>(If "Yes"):</i> How many?					
C03. <i>(If "Yes"):</i> How many members had at least one					
	Yes	No		N° of accounts/books	N° of holders
- bank current account? DEPBANC	1	2		_ _ NDEPBANC	_ _ IDEPBANC
- bank savings book? DEPBANR	1	2		_ _ NDEPBANR	_ _ IDEPBANR
- PO current account? DEPPOSC	1	2		_ _ NDEPPOSC	_ _ IDEPPOSC
- PO savings book? 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. C09**
- If you do not have a bank current account or savings book but you do have a PO current account or savings book,
→ enter code 999 for **Quest. C07** and go to **Quest. C08**

C04. Does your household have <u>current accounts</u> (or <u>savings books</u>) with just <u>one</u> bank or with <u>several</u> banks?	
C05. <i>(If with several banks):</i> How many banks?	
- with just one bank 1 UNABAN	
- with several banks 2 → N° of banks _ _ BANCHE	
C06. Which bank do you use? <i>(Full name of the bank)</i> NOMEBA1* .. 8*	
1 Banca Commerciale Italiana (COMIT) <input type="checkbox"/> 2 Banca di Roma <input type="checkbox"/> 3 Banca Intesa <input type="checkbox"/> 4 Banca Nazionale del Lavoro <input type="checkbox"/> 5 Credito Italiano <input type="checkbox"/> 6 Monte dei Paschi di Siena <input type="checkbox"/> 7 San Paolo IMI <input type="checkbox"/> 8 Unicredito Italiano <input type="checkbox"/> 9 Banca Agricola Mantovana <input type="checkbox"/> 10 Banca Antoniana - Popolare Veneta <input type="checkbox"/> 11 Banca Carige Cassa di Risparmio di Genova e Imperia <input type="checkbox"/> 12 Banca Carime <input type="checkbox"/> 13 Cassa di Risparmio di Torino S.p.a <input type="checkbox"/> 14 Banca delle Marche <input type="checkbox"/> 15 Banca Popolare Commercio e Industria <input type="checkbox"/> 16 Banca Popolare dell'Emilia Romagna <input type="checkbox"/> 17 Banca Popolare di Bergamo - Credito Varesino <input type="checkbox"/> 18 Banca Popolare di Lodi <input type="checkbox"/> 19 Banca Popolare di Milano <input type="checkbox"/> 20 Banca Popolare di Novara <input type="checkbox"/> 21 Banca Popolare di Sondrio <input type="checkbox"/> 22 Banca Popolare di Verona - Banco S. Geminiano e S. Prospero <input type="checkbox"/>	23 Banca Popolare di Vicenza S.c.r.l. <input type="checkbox"/> 24 Banca Toscana <input type="checkbox"/> 25 BancalIntesaBci Mediocredito <input type="checkbox"/> 26 Banco di Brescia S. Paolo Cab <input type="checkbox"/> 27 Banco di Napoli <input type="checkbox"/> 28 Banco di Sardegna S.p.a <input type="checkbox"/> 29 Banco di Sicilia <input type="checkbox"/> 30 Bipop - Carire <input type="checkbox"/> 31 C.R. di Verona, Vicenza, Belluno e Ancona Banca - Cariverona <input type="checkbox"/> 32 Cardine Banca <input type="checkbox"/> 33 Cassa di Risparmio di Firenze <input type="checkbox"/> 34 Cassa di Risparmio di Padova e Rovigo <input type="checkbox"/> 35 Cassa di Risparmio in Bologna <input type="checkbox"/> 36 Cassa di Risparmio di Parma e Piacenza <input type="checkbox"/> 37 Centrobanca-Banca centrale di credito popolare <input type="checkbox"/> 38 Credito Bergamasco <input type="checkbox"/> 39 Credito Emiliano società per azioni <input type="checkbox"/> 40 Deutsche Bank <input type="checkbox"/> 41 Dexia Crediop <input type="checkbox"/> 42 Interbanca Piccole <input type="checkbox"/> 43 Rolo Banca 1473 <input type="checkbox"/> 44 1^ other bank <i>(please specify)</i> _____ 45 2^ other bank <i>(please specify)</i> _____ 46 3^ other bank <i>(please specify)</i> _____

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. C06 directly.

C07. Among *(read the banks specified for Quest. C.06) and the PO (if code c or d for C.01), which do you use most:* Code of bank |_|_| or PO "999" **NOMEBA***

C08. In 2004 did you or one of the members of your household have...

C08a. ...a BANCOMAT/POSTAMAT debit card? **BANCOMAT**

- Yes 1

- No 2

C08b. ...a CREDIT CARD (excluding company cards) **CARTA**

- Yes 1

- No 2

C08c. ...a PREPAID CARD from the bank (Electron) or PO (Postapay) **CARTAPRE**

- Yes 1

- No 2

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

➔ 1st round
➔ Go to Quest. C09

PAYMENT INSTRUMENTS AND DEALINGS WITH BANKS - 1st ROUND

HEAD OF HOUSEHOLD'S YEAR OF BIRTH IS ODD

R1.1. (if "Yes" to Quest. C08a): How many BANCOMAT (ATM) (debit cards) did you or another member of your household possess in 2004?

- Yes 1 → No. of Bancomat cards **NBANCOMA**
- No 2 → **Quest. R1.6**

R1.2. On average, how many withdrawals were made per month in 2004 using Bancomat cards?

- (Consider all the Bancomat cards possessed in the household)
- Average No. of withdrawals per month using Bancomat cards **NPREL1**
- No. of withdrawals in 2004 using Bancomat cards (if less than 1 per month) **NPREL1AN**

(If No withdrawal in R1.2 go to Quest. R1.4)

R1.3. What amount was withdrawn on average?

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

R1.4. In 2004 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

R1.5. (If "Yes"): On average, how many times per month?

- No. of times on average per month **PAGAM4**
- No. of times in 2004 (if less than 1 per month) **PAGAM4AN**

R1.6. (If "yes" to Quest C08b) How many credit cards did your household possess at the end of 2004 (excluding company cards)?

- Yes 1 → No. of credit cards **CARTE**
- No 2 → **Quest. R1.8**

R1.7. How many credit card payments were made each month on average by your household in 2004?

- No. of payments per month on average in 2004 (never used=0) **NPAGCART**
- No. of payments per year in 2004 (if less than 1 per month) **NPAGCAAN**

R1.8 Regarding(read out the answer to C.07), the bank you said you used most often, how long have you (and your household) used it? **ANNIBAN**

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

R1.9 What made you prefer(read out the answer to Quest. C.07) when you and your household began to use it? **PREFBA1 ... 13**
(Do not prompt! Choose no more than 2 answers)

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

R1.10 In addition to your account, what other financial products/ services does..(read out the answer to Quest. C.07) supply you with?

SERVBI...12

(choose as many answers as appropriate)

- 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
- Crediting of salary..... 5
- Securities custody and administration 6
- Securities trading 7
- Insurance policies..... 8
- Consumer credit - Personal loans 9
- Individual portfolio management 10
- Interactive on-line services 11
- On line informational services..... 12
- Other 13
- None 14

(IF YOU HAVE CURRENT ACCOUNTS - Else → Quest. R1.19)

Let us now look at all the banks that you and your household have used in recent years.

R1.11 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 purposes)

- Yes 1
- No..... 2 → **Quest. R1.14**
- Don't know..... 3 → **Quest. R1.14**

R1.12 (If "Yes"): What is the overdraft limit?

(Sum all the different limits available) **TSCOPER**

- € | | | | . | | | | overdraft limit

R1.13 (If "Yes") What is the interest rate charged on overdrawn amounts?

(If you have more than one current account, please consider 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

R1.14 What is the gross deposit rate on the current account with(read out the answer to Quest. C07)?

- 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

Let us now look at the availability and use of various means of payment

R1.15 In 2004, did you (or another member of your household) make payments by bank cheques? (Excluding cheques used to make withdrawals) **ASSBAN**

- Yes 1
- No..... 2 → **Quest. R1.17**

R1.16 (If "Yes"): How many cheques did your household write on average per month in 2004?

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

No. of cheques written in 2004 | | |

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

R1.17 In 2004 did you (or another member of your household) make payments by means of credit transfer?

(Exclude credit transfers made only for a business purposes) PAGAM1U

- Yes 1
- No..... 2 → **Quest. R1.19**

R1.18 (If "Yes"): How many credit transfers did you make in 2004? **PAGAM1**

No. of credit transfers made in 2004 | | |

R1.19. Excluding withdrawals using Bancomat/Postamat cards, in 2004 how many cash withdrawals did you or other members of your household make directly at a bank or Post Office on average per month?

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

- No. of withdrawals in 2004 at a bank or Post Office..... | | | (if less than 1 per month) **NPREL2AN**

(If "no withdrawal" answered to R1.19 go to R1.21)

R1.20. What was the average amount of each withdrawal?

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

R1.21. Think for a moment of the revenues your household received in 2004 (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 out one line at a time and enter codes!)**

R1.22. (If the answer to question R1.21 indicated more than one form) Putting the total value of the amounts received in 2004 equal to 100, what percentage was received in the form of: **(Read out!): QPAGENT1 ... 5**

	YES	NO
- Cash	1	2 (If "Yes") → %
- Credited directly to bank current accounts	1	2 (If "Yes") → %
- Bank cheques or banker's drafts	1	2 (If "Yes") → %
- Post office money orders	1	2 (If "Yes") → %
- Other (please specify):	1	2 (If "Yes") → %

1 0 0 %

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

End of 1st Round

C09. What sum of money do you usually have in the house to meet normal household needs?
 - € | | | . | | | | **SCORTA**

C10. What amount of cash do you usually spend per month for all your expenditure?
 - € | | | . | | | | **SPESECON**

C11. Does a member of your household use a computer (at home, at work or elsewhere)? **COMPUSA**
 - Yes 1
 - No 2 → **Q. C18**

C12. In 2004 did your household have a computer at home? **COMPCASA**
 - Yes 1
 - No 2

C13. Does any member of the household, at home or elsewhere, use the Internet (or e-mail)? **INTERNET**
 - Yes 1
 - No 2 → **Q. C18**

C14. During 2004, did you buy any goods or services via Internet (for example, with a credit card or by bank transfer)? **EBUY**
 - Yes 1 → **Q. C16**
 - No 2 → **Q. C15**

C15. *(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	1	} → Q. C18
- 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	

C16 How many of your Internet purchases were also paid for via Internet? **NEBUY**
 - No. of payments made via Internet (no payments=0) | | |
(If no payments made via Internet go to Q. C18)

(If the respondent did make payments via Internet)

C17. How were the payments made? *(Read out the options one at a time and code the replies!)* **EPAG1..6**

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

C18 During 2004 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. C21**

C19. *(If "Yes")* Which ones? *(Read out the options one at a time and code the replies! – more than one reply is possible)* **MCOLDIS1..4**

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

C20. 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
 - also to make payments..... 2

FORMS OF SAVING

(Show card. C21)

- C21. 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. C21) **VIT_A1 ... H**

(For each form of saving ever held)

- C22. Did your household hold ... (*form of saving*) at the end of 2004?
(Enter code 1=Yes or 2=No in column C22) **POS_A1 ... H**

(Interviewer! show card C23)

(For each form of saving held in December 2004)

- C23. How much? (*For each form of saving held in December 2004 enter the code corresponding to the amount shown in column C23*). **CLA_A1 ... H**

(For each form of saving held in December 2004)

- C24. Could you tell us the approximate amount? (*For each form of saving held in December 2004 enter the amount in column C24*) **AMM_A1 ... H**
(Interviewer! If refuses to answer go to question C25, otherwise go to question C26)

- C25. Could you at least 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 2004 enter the code corresponding to the amount shown in column C25*) **SCL_A1 ... H**

FORMS OF SAVING			Held at any time (if known)		Held at end-2004 (if known)		Size class of holding	Holding at end-2004	Position in the Interval (**)			
			(C21)		(C22)					(C23)	(C24)	(C25)
			Yes	No	Yes	No				(card C38)		
A	BANK DEPOSITS, CERTIFICATES OF DEPOSIT, REPOS											
	A1	Bank current account deposits	1	2	1	2		€ . .	I C S			
	A2	Bank savings deposits (i.e. savings books, both tied and not)	1	2								
	A3	- registered			1	2		€ . .	I C S			
	A4	- bearer			1	2		€ . .	I C S			
	A5	Certificates of deposit	1	2	1	2		€ . .	I C S			
	A6	Repos (*)	1	2	1	2		€ . .	I C S			
B	PO DEPOSITS											
	B1	PO current accounts and deposit books	1	2	1	2		€ . .	I C S			
	B2	PO savings certificates	1	2	1	2		€ . .	I C S			
C	ITALIAN GOVERNMENT SECURITIES											
	C1	BOTs (T-bills)	1	2	1	2		€ . .	I C S			
	C2	CCTs (T-certificates)	1	2	1	2		€ . .	I C S			
	C3	BTPs (T-bonds)	1	2	1	2		€ . .	I C S			
	C4	CTZs (zero coupon)	1	2	1	2		€ . .	I C S			
	C5	Other (CTEs, CTOs et al.)	1	2	1	2		€ . .	I C S			
D	BONDS, SHARES OF ITALIAN INVESTMENT FUNDS											
	D1	Bonds	1	2	1	2		€ . .	I C S			
	D2	Investment funds	1	2								
	D3	- Equity funds			1	2		€ . .	I C S			
	D4	- Bond funds			1	2		€ . .	I C S			
	D5	- Balanced funds			1	2		€ . .	I C S			
	D6	- Money Market funds			1	2		€ . .	I C S			
E	ITALIAN SHARES		1	2								
	E1	Shares of listed companies (at their market value at end-2004)			1	2		€ . .	I C S			
	E2	of which of privatized companies (Comit, Credit, INA, IMI, Eni, Telecom, Enel, BNL, ACEA, ...)			1	2		€ . .	I C S			
	E3	Shares of unlisted companies (at their estimated realizable value at end-2004)			1	2		€ . .	I C S			
	E4	Shares of società a responsabilità limitata (at their estimated realizable value at end-2004)			1	2		€ . .	I C S			
	E5	Shares of partnerships (at their estimated realizable value at end-2004)			1	2		€ . .	I C S			
F	MANAGED SAVINGS (*)		1	2	1	2		€ . .	I C S			
G	FOREIGN SECURITIES (ISSUED BY NON-RESIDENTS)		1	2								
	G1	Bonds and government securities			1	2		€ . .	I C S			
	G2	Shares			1	2		€ . .	I C S			
	G3	Other			1	2		€ . .	I C S			
H	LOANS TO COOPERATIVES		1	2	1	2		€ . .	I C S			

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

TO ALL

Only members with financial assets other than bank or PO current account.

C26. Let us now talk about financial information. How much time do you spend, per week, obtaining information to help you decide how to invest your savings and manage your investments (think about the time you spend reading newspaper articles, on the Internet, watching television, looking at teletext, talking to your financial adviser...)? **INFOFIN**

- I don't spend any time 1
- Less than half an hour a week 2
- Between half an hour and one hour a week 3
- Between 1 and 4 hours a week 4
- More than 4 hours a week 5

C27. How often do you move your financial investments or buy and sell? **MOVFIN**

- at least once a week 1
- about once a month 2
- about once every 3 months 3
- about once every 6 months 4
- about once a year 5
- less often 6
- when the securities mature 7
- never 8

C28. When managing your financial investments, would you describe yourself as someone who looks for: **RISFIN**

(INTERVIEWER: SHOW CARD C28)

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

ALL HOUSEHOLDS

C29. What is your household's present financial situation? **SITFIN**

(Interviewer! Read out the answers)

- we need to borrow 1
- we need to withdraw from savings 2
- we only just meet our budget 3
- we manage to save a little 4
- we manage to save a fair amount 5
- don't know 6

C30. 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

(SHOW CARD C31)

C31. We will now talk about debts (i.e. loans, mortgages, consumer credit, etc.) taken out to meet needs of the household and the house (do not consider debts in connection with your business). At the end of 2004 vis-à-vis banks or financial companies or for instalment payments did your household have ... ? **(Read out and enter codes!)**

(Interviewer! Consider the whole amount of debt outstanding at the end of 2004)

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

C32. At the end of 2004 did your household have receivables/payables vis-à-vis relations or friends not living in the house?

CREDIT/DEBIT

	Yes	No	(If "Yes"): Amount T CREDIT/TDEBITB
- receivables 1	1	2	→€ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
- payables 1	1	2	→€ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

C33. On 31-12-2004 had your household provided guarantees for debts contracted by non-cohabiting relatives or friends?

- Yes 1

GARA

- No 2 → **Go to Quest. C35**

C34. **(If "Yes")** Was it real security (mortgages) or personal security? **GARATIP**

- Real security 1
- Personal security 2

C35. In 2004 did your household apply to a bank or a financial company for a loan or a mortgage?

	- Yes.....	1	
	- No	2	→ Quest. C38 MUTUOR
C36.	Was the application granted in full, in part or rejected? MUTUOE		
	- Granted in full	1	→ End of section
	- Granted in part	2	
	- Rejected.....	3	
C37.	What reason was given for the rejection (or partial rejection)? MUTUORIF		
	- lack of real or personal security	1	} → End of Section
	- Central Credit Register report	2	
	- other reasons	3	
(If "No" to question C35)			
C38.	In 2004 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 your 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- D28: refer to the household's residence in December 2004, if different from the current residence)

D01. When did your household begin to live in this dwelling?

- year **ANABIT**

(Show card D02)

D02. The dwelling in which your household lived at the end of 2004 was... **(Read out!)** **GODABIT**

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

- rented or sublet 2 → **Quest. D17**

- 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..... } → **D19**

- free of charge or in exchange for services (caretaking, cleaning, etc.) 5

(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. Which member(s) of the household is/are the owner(s) of the dwelling?

(Be careful! 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 → **D20**

- partially purchased and partially inherited 5

- gift 6 → **D20**

- built by family/in cooperative with other families 7

- other (please 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 C31a) ask the following questions, otherwise go to Question D20

D09. Did you make payments on a loan for the purchase of this dwelling in 2004?

MUTUOAB

- Yes 1

- No 2 → **Quest. D20**

D10. How much did you pay in principal and interest on the loan in 2004?

- - € in 2004

TMUTUOAB

D11. What was the balance still owing on 31-12-2004?

- - €

TMUTUOAB2

D12. Was the loan granted on subsidized terms?

- Yes 1 **MUTUOAG**

- No 2

- Don't know 3

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

- €

D14. What is the total duration of the loan?

- years **MUTUODU**

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

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

Interest rate

TAXFIS

- Fixed rate 1 → %

- Floating rate (2004) 2 → %

- Zero rate 3

→ **Go to Quest.20**

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

D17. What was your monthly rent in 2004, excluding condominium charges, heating and other sundry expenses?

- € per month **TFITTO**

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

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

- rent-controlled 1

- in derogation from rent-control law 2

- non-resident/office 3

- informal/friendship 4

- welfare rent (canone sociale) 5

- council house (case popolari) 6

- other (please specify) 7

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

D19. Who was the owner of the house/apartment lived in by the household at the end of 2004?

PROPRIET

- private individual 1

- private firm 2

- pension fund (INPS/INAIL, etc.) 3

- IACP, town, province, region 4

- other public body 5

- other (please specify): 6

(If "owned" or "under redemption" or "in usufruct" or "free of charge" code 1, 3, 4 and 5 Quest. D02)

D20. 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

D21. Where the dwelling is located? **UBIC1**

(Read out, one answer only)

- isolated area, countryside 1
- town outskirts 2
- between outskirts and town 3
- town 4
- other (please specify): 5
- village 6

D22. 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 (please specify): 4

D23. How do you rate this dwelling? Luxury, etc.

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

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

D24. What is the surface area (in m²) of this house/apartment
(consider usable area)

- | | | | | m². **SUPAB**

D25. What year was the building constructed?

- - year | | | | |

- Don't know **ANCOSTR**

D26. Does the dwelling have a bathroom? **BAGNI**

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

D27. Does the dwelling have a heating system (either independent or centralized)? **RISCALD**

- Yes 1
- No 2

D28. 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

D29. In 2004 did your household take a holiday or short break in Italy or abroad? **VAC**

- Yes 1
 - No 2 → **Quest. D31**

(If "Yes")

D30. Where did the household stay? **(several answers possible) VACDOV1 .. 3**

- Hotel, camping site, self-catering 1
 - House owned by the household 2
 - House owned by others 3

(SHOW CARD D31)

D31. At the end of 2004 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 out and enter code!)

(Please check answers to question 15 of Annex B2 and question 14 of Annex B3)

TYPE OF PROPERTY .	POSSESSED	No POSSESSED	
	ALTRAB	NALTRAB	
a) <u>Other</u> dwellings (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?	- Yes 1		} of Annex D1 for each property (after completing D31)
	- No 2		
each property			
b) <u>Other buildings</u> or premises (shops, offices, hotels, warehouses, garages, etc.)?	- Yes 1		
	- No 2		
	TERAGR	NTERAGR	
c) <u>Agricultural land</u> (adjoining or separate from house, for agricultural use)?	- Yes 1 →		} of Annex D1 for each property (after completing D31)
	- No 2		
d) Non-agricultural land (with or without buildings)?	- Yes 1 →		
	- No 2		
	TERNAGR	NTERNAGR	

D32. In 2004 did your household make advance payments on property (all types, including non-residential property) that it does not yet own?

ANTICI

D33. **(If "Yes")** How much did you pay in 2004?

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

PROPERTY OWNERS (principal residence or other property)

D34. Think of all property owned by your household. In 2004 did you (or your household) incur expenses for extraordinary maintenance? Extraordinary maintenance expenses are those related to expansion, improvement, renovation, redoing plant, exteriors, etc.

D35. **(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

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

TMANSTR2

→ **Go to Section. E**

E. NON DURABLE AND DURABLE CONSUMER GOODS

(SHOW CARD E01)

E01. During 2004 did you (or your household) buy ... *(Interviewer! Read out 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"):

	Yes	No	Value of the objects bought in 2004 (paid for or not)
	ACQUI1 ... 3	ACQUISA ... C	
▪ precious objects (jewellery, old and gold coins, works of art, antiques including antique furniture)	1	2	€ _ _ . _ _ _
▪ means of transport (cars, motorbikes, caravans, motor boats, boats, bicycles)	1	2	€ _ _ . _ _ _
▪ 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 2004 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?

	Yes	No	Value of the objects sold in 2004
	VEND1 ... 2	VENDA ... B	
▪ precious objects (jewellery, old and gold coins, works of art, antiques, including antique furniture)	1	2	€ _ _ . _ _ _
▪ 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 2004 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 2004.

**Estimate of total value
at the end of 2004**

▪ precious objects (jewelry, old and gold coins, works of art, antiques, including antique furniture)	JWOVAT € _ _ . _ _ _
▪ means of transport (cars, motorbikes, caravans, motorboats, boats, bicycles)	JWDURAT1 € _ _ . _ _ _
▪ 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 2004, 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 2004
	CONTRA ... C	ACONTRA ... C	
- Maintenance payments	1	2	(Se "Yes") → € _ _ _ _ _ _ _ _
- Recurring financial contributions to relatives or friends	1	2	(Se "Yes") → € _ _ _ _ _ _ _ _
- Occasional financial contributions to relatives or friends	1	2	(Se "Yes") → € _ _ _ _ _ _ _ _

(SHOW CARD E07)

E07. What was the monthly average spending of your household in 2004 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 2004 **CONS**

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

Monthly average spending on food consumption € |_|_|_|_|_|_|_|_| per month in 2004 **JCONSAL**

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

E09. Imagine you were told you had won on the lottery the equivalent of your household's net annual income. The sum will be paid to you in a year's time. However, if you give up part of the sum you can have the rest immediately.

SCONT1...5

E09.a To get the money right away would you give up **5 per cent** of this sum?

- Yes1 → **Quest. E09.b**
- No2 → **Quest. E09.d**

E09.b ..Or **10 per cent**?

- Yes1 → **Quest. E09.c**
- No2 → **Quest. E10**

E09.c Or **20 per cent**?

- Yes1 → **Quest. E10**
- No2 → **Quest. E10**

E09.d ..Or **3 per cent**?

- Yes1 → **Quest. E10**
- No2 → **Quest. E09.e**

E09.e ..Or **2 per cent**?

- Yes1
- No, I'd wait a year to collect the whole amount2

E10. If you had a windfall equal to your household's net monthly income would you (*read out*)....**ENTRAL**

- | | |
|-------------------------------|---|
| - ... spend the lot | 1 |
| - ... save a small part | 2 |
| - ... save about half | 3 |
| - ... save most of it | 4 |
| - ... save the lot | 5 |

E11. How much do you think a household like yours needs per month to live comfortably but not in luxury?

€ | | . | | | per month **MESEPOVLIN**

E12 Is your household's disposable income enough for you to get through the month?... **CONDGEN**

(Interviewer! Read out the answers)

- | | | |
|---|--------------------------------------|---|
| - | With a great deal of difficulty..... | 1 |
| - | With difficulty..... | 2 |
| - | Not easily..... | 3 |
| - | Fairly easily..... | 4 |
| - | Easily..... | 5 |
| - | Very easily..... | 6 |

E13. To run the house and looking after household members, does your household use domestic helps, baby-sitters or relatives not part of the household nucleus? **AIUTDOM1..3**

E14. (If “Yes”) For how many hours a week on average?

YES NO **OREAUT1..3**

- | | | | |
|--|---|---|---|
| - domestic help | 1 | 2 | (If "Yes") → <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> average hours per week |
| - baby-sitters | 1 | 2 | (If "Yes") → <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> average hours per week |
| - relatives not part of the household nucleus..... | 1 | 2 | (If "Yes") → <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> average hours per week |

→ Go to Section F

F. FORMS OF INSURANCE

Life insurance											
<p>F01. In 2004 did you or another member of your household hold a life insurance policy? ASS1</p> <p>- Yes 1</p> <p>- No 2 → Quest. F06</p> <p>F02. In 2004 how many life insurance policies did you, or another member of your household, hold? NASS1</p>											
<p>(Ask Questions from F03 to F05 for each insurance policy the household had in 2004)</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 style="text-align: right;">→</p>		<p>1st Policy</p> <hr/> <p>ASS1C1 ... 4</p> <p style="text-align: center;">□</p>		<p>2nd Policy</p> <hr/> <p style="text-align: center;">□</p>		<p>3rd Policy</p> <hr/> <p style="text-align: center;">□</p>		<p>4th Policy</p> <hr/> <p style="text-align: center;">□</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 2004 for each policy?</p>		<p>ASS1S1 ... 4</p> <p>€ □ □ □ . □ □ □ □</p>		<p>€ □ □ □ . □ □ □ □</p>		<p>€ □ □ □ . □ □ □ □</p>		<p>€ □ □ □ . □ □ □ □</p>			
Health insurance policies (accidents and sickness)											
<p>F06. In 2004 did you or another member of your household have a private health insurance policy (covering accidents and sickness)? ASS4</p> <p>- Yes 1</p> <p>- No 2 → Quest. F10</p> <p>F07. How much did your household pay in 2004 for health insurance policies? € □ □ □ . □ □ □ □ ASS4S</p>											
<p>Policies (1..5) x members (1..9)</p>		<p>1st Policy</p>		<p>2nd Policy</p>		<p>3rd Policy</p>		<p>4th Policy</p>		<p>5th Policy</p>	
<p>ASS4C11 ... 19 .. ASS4C51 ... 59</p> <p>F08. In 2004, which members of your household were covered by this policy? (Reference number of the member of the household in Section A – Composition of household)</p>		<p>□ □</p> <p>□ □</p> <p>□ □</p> <p>□ □</p>		<p>□ □</p> <p>□ □</p> <p>□ □</p> <p>□ □</p>		<p>□ □</p> <p>□ □</p> <p>□ □</p> <p>□ □</p>		<p>□ □</p> <p>□ □</p> <p>□ □</p> <p>□ □</p>		<p>□ □</p> <p>□ □</p> <p>□ □</p> <p>□ □</p>	
<p>ASS4S1 ... 5</p> <p>F09. How much did your household pay in 2004 for this policy?</p>		<p>€ □ □ □ . □ □ □ □</p>		<p>€ □ □ □ . □ □ □ □</p>		<p>€ □ □ □ . □ □ □ □</p>		<p>€ □ □ □ . □ □ □ □</p>		<p>€ □ □ □ . □ □ □ □</p>	
Private/supplementary pensions, annuities and other forms of insurance-based saving											
<p>F10. In 2004 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</p> <p>- Yes 1</p> <p>- No 2 → Quest. F19</p> <p>F11. In 2004 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</p>											

(Ask Quest. F12-F16 for each private/supplementary pensions, annuity and other forms of insurance-based saving the households held in 2004)	1st Policy	2nd Policy	3rd Policy	4th Policy	5th Policy
F12. Members insured (Holders of the policy) (Reference number of the member of the household in Section A - Composition of household) →	ASS2C1 ... 5 _ _	 _ _	 _ _	 _ _	 _ _
F13. Was it an individual or group policy? - individual - group, but with the cost borne entirely by the insured - group, with the firm the insured works/worked for contributing to the cost - don't know	ASS2G1 ... 5 1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
F14. Year in which premium payments started for this pension or annuity?	ASS2A1 ... 5 _ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
F15. Does this policy allow you to withdraw all or part of your fund? - Yes - No.....	ASS2D1 ... 5 1 2	1 2	1 2	1 2	1 2
F16. (If "Yes"). How much did your fund amount to on 31.12.2004?	ASS2K1 ... 5 _ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
F17. At what age will the insured start to receive the pension or annuity or receive the lump sum?	ASS2R1 ... 5 _ _	_ _	_ _	_ _	_ _
F18 How much did your household pay in 2004 for each private/supplementary pension?	ASS2S1 ... 5 € _ _ _ _ _	€ _ _ _ _ _	€ _ _ _ _ _	€ _ _ _ _ _	€ _ _ _ _ _

Casualty insurance (excluding compulsory automobile liability insurance - RCA)			
F19 In 2004 did you or another member of your household pay premiums for a policy or policies covering accidents, theft, fire, hail, third-party liability, etc. (exclude compulsory automobile liability insurance - RCA)? ASS3 - Yes 1 - No..... 2 → End Section			
NASS31..NASS33	... Means of transport _	... Buildings and land _	... Persons _
F20. How many policies did you have for.....			
F21. How much did your household pay in 2004 for these premiums?		€ _ _ _ _ _ ASS3S	

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

Otherwise → Go to Section G

OPINIONS REGARDING PUBLIC SPIRIT AND TAXATION – 2nd Round

UNEVEN YEAR OF BIRTH OF H.H. | | | | |

R2.1. How interested are you in politics? **R2_1**

- Very 1
- Fairly 2
- Not very 3
- Not at all 4

R2.2. In the last year, have you taken an active part in gatherings of any of the following groups or associations: associations/groups involved in social, environmental, union policy, religious, cultural, sports or recreational, professional, or voluntary activities ? **R2_2**

- No 1
- Yes, with only one group/association 2
- Yes, with more than one group/association 3

R2.3. Have you ever asked relatives or friends and acquaintances to help you or a member of your household find work or deal with government red tape (e.g. speed up formalities)? **R2_3_L R2_3_P**

- | | Find work | Government red tape |
|---|--------------------------|--------------------------|
| - Yes, for myself | <input type="checkbox"/> | <input type="checkbox"/> |
| - Yes, for members of my household | <input type="checkbox"/> | <input type="checkbox"/> |
| - Yes, for myself and members of my household | <input type="checkbox"/> | <input type="checkbox"/> |
| - No, never | <input type="checkbox"/> | <input type="checkbox"/> |

R2.4. (If “Yes” to Quest. R2.3) How important was that help in enabling you to achieve what you wanted?

R2_4_L R2_4_P

- | | Find work | Government red tape |
|----------------------|-----------|---------------------|
| - Very 1 | | |
| - Fairly 2 | | |
| - Not very 3 | | |
| - Not at all 4 | | |

R2.5. (If “Yes” to Quest. R2.3) Which of these sources of help/advice did you use most?

R2_5_L R2_5_P

- | | Find work | Government red tape |
|-------------------------------------|-----------|---------------------|
| - Relatives 1 | | |
| - Friends and acquaintances 2 | | |

R2.6. Which of the following situations (**read out**) do you think are always justifiable, never justifiable, or justifiable to some extent? Please give your answer on a scale from 1 to 10, 1 being “never justifiable” and 10 being “always justifiable”, and the numbers in between indicating various degrees of response. **R2_6_1 R2_6_3**

- | Never justifiable | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Always justifiable |
|---|---|---|---|---|---|---|---|---|---|----|--------------------|
| - Not paying for your ticket on public transport | | | | | | | | | | | |
| - Keeping money you obtained by accident when it would be possible to return it to the rightful owner (for example, if you found a wallet with the owner's name and address, or if you were given too much change at the supermarket check-out) | | | | | | | | | | | |
| - Not leaving your name for the owner of a car you accidentally scraped while parking | | | | | | | | | | | |

R2.7. Generally speaking, among the problems facing the Government, that of tax evasion is: (**read out**) **R2_7**

- Very serious 1
- Serious 2
- The same as any other 3
- Marginal 4
- Non-existent 5

R2.8. Considering the Government's need to guarantee public services, using this card (**show card R2.8**) please say which statement is closest to your own opinion: (**please give only one answer**) **R2_8**

- The Government's duty is to provide all citizens with as many public services as possible (e.g. school, healthcare, pensions, transport, etc.) even if it means heavy taxes 1
- The Government has some unavoidable expenses for social welfare, which should be covered by taxes and duties, increasing these as and when necessary 2
- Taxation is too high, so if there is not enough money, expenses should be reduced by cutting back services 3
- The Government should raise the bare minimum in taxes and duties to cover absolutely essential public services (e.g. defence, justice, the police, etc.) and leave the rest to private initiative 4

R2.9. Here is a set of statements (**show card R2.9**) that some interviewees before you made about Italy's tax system. To what extent do you agree with each of them: not at all, very little, so-so, quite a lot, very much? (**please give only one answer for each statement**) **R2_9_1..R2_9_17**

	Not at all 1	Very little 2	So-so 3	Quite a lot 4	Very much 5
- The more someone earns, the more (in percentage) he/she should contribute to Government spending.....					<input type="checkbox"/>
- The Government should levy higher taxes on income (personal and company) and lower taxes on consumption (VAT).....					<input type="checkbox"/>
- Paying taxes is one of the basic duties of citizenship.....					<input type="checkbox"/>
- Not paying taxes is one of the worst crimes a person can commit because it harms the whole community.....					<input type="checkbox"/>
- People try to avoid paying tax because they know the Government spends the money badly					<input type="checkbox"/>
- It is right not to pay taxes if you think they are unfair					<input type="checkbox"/>
- In Italy, it's always the same groups of people that pay the taxes.....					<input type="checkbox"/>
- Even if someone thinks a tax is unfair, he/she should pay it first and then complain if necessary					<input type="checkbox"/>
- Some people are obliged to evade tax in order for their business to survive					<input type="checkbox"/>
- Some people do not pay tax because the system is too complicated					<input type="checkbox"/>
- It is right to pay tax because it helps the weak.....					<input type="checkbox"/>
- People are happy to pay tax if the country functions properly.....					<input type="checkbox"/>
- If everyone paid tax, in the end we would all pay a little less.....					<input type="checkbox"/>
- The revenue from taxation should be spent where it was collected					<input type="checkbox"/>
- People will be more willing to pay tax if they know everyone else does					<input type="checkbox"/>
- Some people don't pay tax because the rate (%) is too high					<input type="checkbox"/>
- Some people don't pay tax because they run little risk of being caught					<input type="checkbox"/>

R2.10. In your opinion, what are the *chances* of someone being picked for a tax inspection? **R2_10**

- Very high.....	1
- High	2
- Fairly high	3
- Very low	4
- Practically non-existent	5

R2.11. Do you think it would be a good thing if tax inspections were made more often, or not? Please answering using one of the statements on this card. (**show card R2.11**) (**only one answer possible**) **R2_11**

- Yes, I would like them to be done much more often because it's the only way to stop tax evasion	1
- Yes, I would like them to be done more often, but within limits, to stop the Government interfering too much in people's lives	2
- I think things are all right as they are.....	3
- No, I wish they were done less often because the present level of control is already too great	4
- No, absolutely not; I think they should be done less often.....	5

R2.12. In your opinion, among the solutions listed on this card (**show card R2.12**), which would be the most effective to combat tax evasion? (**choose no more than three answers**) **R2_12_1..R2_12_10**

- Increase fines	1
- Increase custodial sentences.....	2
- Increase the number of tax inspections	3
- Widely apply lump-sum taxation for self-employed workers	4
- Carefully check all people with a high standard of living	5
- Step up checks on bank accounts.....	6
- Reduce the number of formalities to be fulfilled	7
- Increase the amount of information the Government gives citizens	8
- Use the methods currently available	9
- Other (please specify):	10

R2.13. In your opinion, what percentage of the total amount of tax due from the population does the Government lose as a result of tax evasion? Please answer using one of the options on this card. (**show card R2.13**) **R2_13**

- Less than 10%.....	1
- Between 10% and 20%.....	2
- Between 20% and 30%.....	3
- Between 30% and 50%.....	4
- More than 50%.....	5

R2.14. Why do you think the Government issues tax amnesties? Please answer using the options on this card.

(**show card R2.14**) (**please give no more than 2 answers**) **R2_14_1 .. R2_14_6**

- Because the State is powerless against tax evaders.....	1
- Because the groups that evade tax demand amnesties and the Government grants them	2
- To recover tax lost through evasion.....	3
- Because when the Government increases sanctions or steps up controls it wants to give people a chance to put their position right	4
- To eliminate cases still awaiting trial	5
- Don't know	6

R2.15. Using this card (**show card R2.15**) what is your opinion of the practice of granting amnesties? (**no more than 1 answer**) **R2_15**

- Amnesties are a good system and should be granted as often as possible to recover some of the lost revenue.....	1
- Amnesties are a good system, but should be used sparingly so as not to encourage tax evaders	2
- Amnesties are an unfair but necessary method of balancing the national accounts	3
- Amnesties are a very unfair system because they discourage honest citizens	4
- Don't know	5

R2.16. Using this card (*show card R2.16*) what do you think is the main outcome of a tax amnesty? (*no more than 1 answer*) **R2_16**

- | | |
|---|---|
| - Tax evasion diminishes because previously undeclared income is uncovered | 1 |
| - Tax evasion increases because the amnesty rewards tax evaders and discourages honest taxpayers | 2 |
| - Tax evasion doesn't change because once tax evaders have regularized their past position, they begin to evade tax again until the next amnesty..... | 3 |
| - Don't know | 4 |

R2.17. Looking at every aspect of your life, how happy would you say you are? Please answer on a scale of 1 to 10, where 1 is "Very unhappy", 10 is "Very happy" and the figures in between indicate various degrees of response.

Very unhappy

1 2 3 4 5 6 7 8 9 10

Very happy

HAPPY

End of 2nd ROUND

G. INFORMATION TO BE PROVIDED BY THE INTERVIEWER

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

ASSESSMENT OF THE INTERVIEW

<p>G2. How do you rate the interviewee's <u>understanding</u> of the questions? COMPRENS</p> <p>G3 How do you rate the <u>reliability</u> of the information provided by the interviewee on <u>income and wealth</u>? VERORED</p> <p>G4 How do you rate the general <u>climate</u> of the interview? KLIMA</p> <p>G5. How do you judge the ability of the interviewee to express <u>amounts in euros</u>? EURO</p> <p>G6. How do you rate the <u>easiness</u> the interviewee had in responding? FACIL</p>	<p style="text-align: center;">score:</p> <p style="text-align: center;">1= minimun ☹</p> <p style="text-align: center;">10 = maximum ☺</p> <p style="text-align: center;"><input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p style="text-align: center;"><input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p style="text-align: center;"><input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p style="text-align: center;"><input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p style="text-align: center;"><input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>
---	---

INTERVIEWER! Fill in every part!)



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

Date: _____ Signature: _____ Number

B1

[illegible]

1. Indicate

You worked
(including normal holiday
periods):

- all year.....

- part of the year.....

- occasionally

1 **TUTTANNO**

2 → months **MESILAV**

3

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	

- total hours | | | **ORETOT**

- no. hours | | | !

- Yes..... 1

- No..... 2

→ Quest. 7

PSTRA

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

- Yes..... 1 **FERIEDI**

- No 2 ➔ days of holiday not taken? | | | | **FERIENO**

35

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

(SHOW CARD 7- Annex B1)

8. 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 2004:

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 payments
4. other compensation (productivity bonuses, commissions, etc.)

Total earned income in 2004 € |_|_|.|_|_|_|_|_|_|_|_| **YLM**

9. In 2004 did you receive fringe benefits in the form of luncheon vouchers, trips, company cars, etc. (excluding housing)?

- Yes 1 **INTEG**

- No 2 → **END OF ANNEX**

(If "Yes")

10. What was the monetary value of these benefits?

- € |_|_|.|_|_|_|_|_|_|_|_| **YLNM**

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

END OF ANNEX

MEMBERS OF THE PROFESSIONS, SOLE PROPRIETORS AND FREE-LANCE WORKERS, CONTINGENT WORKERS EMPLOYED ON OWN 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 type of work as member of the professions, sole proprietor, free-lance or contingent worker employed on own account in 2004)

1. Type of work:-
 - 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. Work: **PROF**
 - member of the professions 1 → Q.5
 - sole proprietor 2
 - free-lance 3
 - contingent worker employed on own a/c. ... 4 → Q.7

4. What is the legal form of your firm? **FORGIU**
 - SRL 1
 - SPA 2
 - SAA 3
 - SCRL 4
 - SCRI 5
 - SAS 6
 - SNC 7
 - Sole proprietorship 8
 - Informal/de facto partnership 9

5. Number of workers (including owner(s)):
 - | | |

NUMADD

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

6. What was your ownership share in the firm?

- | | | % **QUOPRO**

7. Can you tell me about the average number of hours you work per week. How many hours did you work on average per week in 2004?

- | |

ORETOT

8. *Only for main work (code 1 to Quest.1) and if the Annex refers to members interviewed in persone.*
 At the same hourly earnings, how many hours would you like to work on average per week? **OREDES**

- no. hours | | |

9. What were your earnings from work in 2004?

- € | | | . | | | | . | | | | **FATLOR**

(SHOW CARD 10- ANNEX B2)

10. What were your earnings in 2004 net of all taxes?

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

Revenues

→

(See answer to question 9)

minus

Expenses

→

equals

YM

Earnings

from your → € | | | . | | | | . | | | |
 business

11. Let's talk about debt and credit related to your work/business. Excluding debts for the purchase of property, durable goods or consumer goods for household use, at the end of 2004 what was the amount of ... (Read out one item at a time and enter answers!)

End 2004

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

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)?

€ | | | . | | | | . | | | |

12. (If there are debts to banks or finance companies)

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

Yes 1

No 2 → Quest.14

13. (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 friends2

REAL ..

.. provided by you or members of your household.....3

.. provided by non-cohabiting relatives or friends4

14. (Only if at least one payroll employee present) If a payroll employee ceases employment, the firm is required to grant severance pay. Can you tell me how much your total liability to all employees for severance pay amounted to at the end of 2004 (the so-called TFR fund)? **TFR**

- € |_|_|_|. |_|_|_|_|. |_|_|_|_|

15. Does your firm own land or buildings used for business purposes?

- Yes **IMMOB**

- No..... 2

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

of which machinery or equipment

- € |_|_|_|. |_|_|_|_|. |_|_|_|_| **VALSTRU**

of which stocks

- € |_|_|_|. |_|_|_|_|. |_|_|_|_|

VALMAG

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

- € |_|_|_|. |_|_|_|_|. |_|_|_|_| **VALAVV**

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!) →	IND1 ... 6				
1. Type of work: ATTIVP1 ... 6 - main - secondary	1 2	1 2	1 2	1 2	1 2
2. No. of months worked in 2004 (including normal holiday periods) MESILAV1 ... 6 No. of months	_____	_____	_____	_____	_____
3. How many hours did you work <u>per week on average</u> in 2004? No. of hours: ORETOT1...6	_____	_____	_____	_____	_____
4. Only for main work (code 1 to Quest.1) and for members interviewed in person. At the same hourly earnings, how many hours would you like to work <u>on average per week</u> ?	OREDES1 ... 6 _____	_____	_____	_____	_____

5. Total number of workers (including owner(s))
- _____

NUMADD

- of which, payroll staff: - _____ **NUMDIP**

6. What is your household's ownership share in the business?
- _____ %

QUOPRO

7. What is the legal form of your firm? **FORGIU**

- SRL.....1
- SPA2
- SAA3
- SCRL4
- SCRI5
- SAS6
- SNC7
- Sole proprietorship8
- Informal/de facto partnership9

8. What were your earnings from work in 2004?

- € _____ **FATLOR**

ATTENTION! For the next questions refer only to the household's ownership share!
(SHOW CARD 6 - ANNEX B3)

9. What were your earnings in 2004 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

| a. ordinary maintenance expenses

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 → € _____
business

10. Let's talk about debt and credit related to your business. Excluding debts for the purchase of property, durable goods or consumer goods for household use, at the end of 2004 what was the amount of ... **(Read out one item at a time and enter answers!)** **DEBCR021 ... 5**

End 2004

- Medium and long-term debt for buildings or land for use in your business? € _____
- 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)? € _____

11. **(If there are debts to banks or finance companies)**

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

Yes 1
No 2 → **Quest.13**

12. (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 friends2

REAL

- .. provided by you or members of your household.....3
- .. provided by non-cohabiting relatives or friends4

13. (Only if at least one payroll employee present) If a payroll employee ceases employment, the firm is required to grant severance pay. Can you tell me how much your total liability to all employees for severance pay amounted to at the end of 2004 (the so-called TFR fund)? **T TFR**

- € |_|_|_|. |_|_|_|_|. |_|_|_|_|

14. Does your firm own land or buildings used for business purposes?

- Yes 1 **IMMOB**
- No..... 2

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

of which machinery or equipment

- € |_|_|_|. |_|_|_|_|. |_|_|_|_| **VALSTRU**

of which stocks

- € |_|_|_|. |_|_|_|_|. |_|_|_|_|

VALMAG

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

- € |_|_|_|. |_|_|_|_|. |_|_|_|_| **VALAVV**

END OF ANNEX

Questionnaire No. | | | | | | | | INQUEST

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

1. Type of work:

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

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

Can you tell me about the average number of hours you work per week.

5. How many hours did you work on average per week in 2004?

- hours | | | | **ORETOT**

6. How much did you receive net of tax as fixed compensation for work in your firm in 2004?

- € | | . | | | | . | | | | **COMPFISS**
- in 2004 I did not receive any fixed compensation 0

7. How much did you personally receive net of tax in distributed profits in 2004?

- € | | . | | | | . | | | | **DIVIDUT**
- no profits were distributed in 2004 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 2004?

- € | | | . | | | | . | | | | **PARTECIP**

END OF ANNEX

PENSIONERS
B5

 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 2004. 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/infirmity (social security)	3	3	3	3
- Disability (healthcare)	4	4	4	4
- Survivor's	5	5	5	5
- War	6	6	6	6
- Private pension/life annuity	7	7	7	7
- Other (specify)				
3. When did you begin to receive this pension?	DECOR <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
4. In 2004 how much did you receive in pension benefits net of tax <u>per month</u> ?	TPENS € <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	€ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	€ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	€ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
5. How many monthly payments did you receive?	MESIPEN Months <input type="text"/> <input type="text"/>	Months <input type="text"/> <input type="text"/>	Months <input type="text"/> <input type="text"/>	Months <input type="text"/> <input type="text"/>
6. In 2004 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	€ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	€ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	€ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	€ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
(If the interviewee received a JOB PENSION that did not involve voluntary contributions):				
7. Think back to 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 <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %

END OF ANNEX

OTHER INCOME SUCH AS SCHOLARSHIPS, ALIMONY, ETC.
B6

 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 2004 did you personally receive other income? What sort of income did you receive?
(Interviewer! Verify answers to questions B23a-b-c-d!)
- How much did you receive in other income in 2004?

“Yes” to Quest. B23a:

	STA1 ... 3		YTA1 ... 3		
	Yes	No	(If “Yes”): Amount		
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. B23b:

	STB1 ... 4		YTB1 ... 4		
	Yes	No	(If “Yes”): Amount		
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. B23c:

Economic support (e.g., assistance for disabled persons, maintenance, guaranteed minimum income, food allowance etc.)					
	Yes	No	(If “Yes”): Amount		
	STC1 ... 7		YTC1 ... 7		
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. B23d:

	Yes	No	(If “Yes”): Amount		
	STD1 ... 4		YTD1 ... 4		
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 2004**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
1. Type of property	TIPOIMM		
. Other dwellings (i.e. excluding household residence)	1	1	1
. Other buildings	2	2	2
- offices.....	2.1	2.1	2.1
- sheds/warehouses	2.2	2.2	2.2
- shops	2.3	2.3	2.3
- laboratories	2.4	2.4	2.4
- carports, garages, cellars.....	2.5	2.5	2.5
. Agricultural land (with or without buildings)	3	3	3
. Non-agricultural land (with or without buildings)	4	4	4
2. What is the household's ownership share?	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
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>	QUOPRO		
- owner(s) (enter codes!) ➔	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Questions 4 and 5 for DWELLINGS AND OTHER BUILDINGS ONLY (EXCLUDE ALL LAND)	PRO1 ... 4		
4. In what year did you acquire the property?	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
5. Area in square meters	ANPOSS <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> m ²	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> m ²	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> m ²
6. Year constructed	SUPAB <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Quest. 7 FOR LAND ONLY	ANCOSTR		
7. area in hectares (only for land)..... <i>(1 hectare = 10,000 square metres)</i>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ha	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ha	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ha
7a. area in square metres (if less than 1 hectare)	SUPTM <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> m ²	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> m ²	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> m ²
ALL PROPERTIES (SHOW CARD 8 - ANNEX D1)	USOIMM		
8. What was the main use of the property in 2004?			
. 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 for own consumption.....	09	09	09
. Cultivated as a business activity	10	10	10
. Uncultivated land	11	11	11
. Sharecropping arrangement	12	12	12
. Usufruct	13	13	13
. Used free of charge	14	14	14
. Other use (specify)			

(D1 continues on next page)

PROPERTY (keep same order)	First property	Second property	Third property
<p>9. How much could the property be sold for? In other words, what do you think it is worth “unoccupied”?</p> <p>- Total amount</p>	<p>VALABIT</p> <p>€ . . </p>	<p>€ . . </p>	<p>€ . . </p>
<p>10. Did you rent the property in 2004? <i>N.B. Include any property rented for part of the year only (e.g., vacation homes) or rented in part (e.g., 1 or 2 rooms only)</i></p> <p>- Yes - No → Quest. 12</p> <p><i>(If "Yes" a Quest. 10):</i></p> <p>11. How much rent did your household receive in 2004?</p> <p>- Total in 2004..... → Go to Quest. 13</p> <p><i>(If "No" to Quest. 10):</i></p> <p>12. Assuming you wanted to rent the property, what annual rent do you think your household could charge?</p> <p>- Total annual rent...</p>	<p>AFFITTO</p> <p>1 2</p> <p>AFFEFF</p> <p>€ . </p> <p>AFFIMP</p> <p>€ . </p>	<p>1 2</p> <p>€ . </p> <p>€ . </p>	<p>1 2</p> <p>€ . </p> <p>€ . </p>
<p>ALL PROPERTIES</p> <p>13. How did you acquire possession of the property?</p> <p>• Purchased from private individual..... • Purchased from other (firm, pension fund, etc.) • Inherited • Donation • Built by household - Other (specify):</p>	<p>POSS</p> <p>1 2 3 4 5</p> <p>_____</p>	<p>1 2 3 4 5</p> <p>_____</p>	<p>1 2 3 4 5</p> <p>_____</p>
<p>14. Is the property in this region?</p> <p>- Yes → End of Annex - No</p> <p>15. <i>(If No)</i> Where is it?.....</p>	<p>IMMDOVE</p> <p>1 2</p> <p> IMMREG</p>	<p>1 2</p> <p> </p>	<p>1 2</p> <p> </p>
<p>Piedmont..... 1 Val d'Aosta..... 2 Lombardy..... 3 Trentino - Alto Adige..... 4 Veneto..... 5</p>	<p>Friuli – Venezia Giulia..... 6 Liguria..... 7 Emilia – Romagna..... 8 Tuscany..... 9 Umbria..... 10</p>	<p>Marche..... 11 Lazio..... 12 Abruzzo..... 13 Molise..... 14 Campania..... 15</p>	<p>Puglia..... 16 Basilicata..... 17 Calabria..... 18 Sicily..... 19 Sardinia..... 20 Abroad..... 21</p>

END OF ANNEX
→ ***Go to Quest. D32***