



# SURVEY ON ITALIAN HOUSEHOLDS' INCOME AND WEALTH 2006

## QUESTIONNAIRE FOR HEAD OF HOUSEHOLD

1. QUESTIONNAIRE No.	
(enter the number from the list of names)	<u>NQUEST</u>
	(for new households formed from former PANEL households enter the QUESTIONNAIRE No. of the original panel household and tick the box on the right)
2. DATE OF INTERVIEW	/     /2007
	DATA11* DATA12*
3. TIME OF INTERVIEW	
	ORA11* ORA12
4. NAME OF INTERVIEWER	
5. CODE OF INTERVIEWER	<u>│                                    </u>
6. PLACE OF INTERVIEW	
ICOM* IPROV*	
7. ISTAT CODE	
IREG	
8. TYPE OF SAMPLE UNIT QUEST	
- New: unit drawn from primary list (O)	1
replacement drawn from reserve li	st (R)2
- Panel (interviewed in 2005) (P)	3
- New household formed by member of panel h	nousehold (ex PANEL)4 NQUESTP

## CONTINT

9. How many times did you contact the household to obtain the interview? (Including the present interview) No. |\_\_| ! VARIABLES CARRYING AN ASTERISK ARE NOT AVAILABLE TO EXTERNAL USERS

## A. COMPOSITION OF HOUSEHOLD AT END OF 2006

#### ALL HOUSEHOLDS

I would first like to record the composition of the household. Please list all household members on 31 December 2006. (Include all persons normally living in the house/flat on 31 December 2006 who contributed at least part of their income to the household. Include any members temporarily absent – e.g. on vacation, away for study, etc. – and any non-relatives living permanently in the household on 31 December 2006).

A00. The household therefore comprised ..... persons, including children.

NCOMP |\_| No. of persons from 0 years of age upwards living in the household on 31 December 2006.

Record personal data for each member of the household.

Use one column for each person, beginning with the HEAD OF HOUSEHOLD (H.H.), i.e. the person RESPONSIBLE FOR THE HOUSEHOLD BUDGET, followed one by one by the other household members. For each household member, record first name, gender, position in household, place of birth, date of birth, and so on until all the requested information has been given for each household member.

N.B. Identify the effective head of household, i.e. the <u>PERSON PRIMARILY RESPONSIBLE FOR THE HOUSEHOLD</u> <u>BUDGET</u>. Record information for the head of household in column 1 and continue with the remaining household members. Keep to the same order in subsequent pages. In case of prolonged absence or death of the head of household, record that person's data as reported on 31 December 2006 and interview the best-informed person who has replaced him in the role of head of household.

			М	EMBERS	OF THE H	OUSEHO	D		
Member reference number NORD	H.H. 1	2	3	4	5	6	7	8	9
NAME (write out) →									
A01. Gender <mark>SEX</mark>									
- male	1	1	1	1	1	1	1	1	1
- female	2	2	2	2	2	2	2	2	2
A02. Position in household 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
A03. Place of birth LNASC*									
(SHOW CARD A03a) For <u>Italy</u> enter province code									
(SHOW CARD A03b) For <u>abroad</u> enter country code ENASC*									
ANASC A04. Year of birth									

					RS OF HOU	rder in which SEHOLD	n nousenoid	i mempers a	re listed)
Member reference number $ ightarrow$	H.H. 1	2	3	4	5	6	7	8	9
NAME (write out) 🗲									
A05. Italian national CIT Yes → Question A09 No → Question A06	1 2	1 1 2 2		1 2			1 2	1 2	1 2
A06. (If "No") SHOW CARD A03b. What is your nationality? LCIT* (enter country code) (for DISPLACED PERSONS enter code 999)									
ANINGR A07. Year of arrival in Italy	III								
(For H.H. or spouse/partner born abroad, otherwise go to A09) A08. Why did you settle in Italy? - parents moved here - joined family - for work reasons - other (please specify) MOTIV	1 2 3	1 2 3	2 2		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
A09. (SHOW CARD A09) I would now like to talk about the health of the household members. How would you describe the state of health of (name) at the end of 2006? - excellent - good - fair - poor - very poor SALUT	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5

FOR PANEL ONLY Questions A10, A11, A12, A13 Do not change the order in which members are listed on 31 December 2006, adding members that left the household in 2005 or 2006

				MEMBER	RS OF HOUS	SEHOLD			
Member reference number 🗲	H.H. 1	2	3	4	5	6	7	8	9
NAME (write out) 🗲									
A10. If joined household in 2005-2006 give reason									
MOTENT									
- born - other	1 2								
A11. If left household in 2005- 2006 give reason MOTUSC									
<ul> <li>death</li> <li>transfer to barracks, nursing</li> </ul>	1	1	1	1	1	1	1	1	1
home, hospital, prison, etc.	2	2	2	2	2	2	2	2	2
- moved abroad	3	3	3	3	3	3	3	3	3
<ul> <li>formed new household, married</li> <li>other</li> </ul>	4 5								
(For codes 4 and 5 to Question A11) A12. New address (including telephone number)									
If joined/left household A13. Year in which joined/left the household ANNOENUS	2005 2006								
NUMBER IN 2005 SURVEY (on 31.12.2004) <i>(Interviewer, number <u>must</u> <u>always</u> be entered) NORDP</i>									

REMARKS: \_\_\_\_\_

## ALL HOUSEHOLDS

### (Do not change the order in which household members are listed)

			(20 1101 01	lange the o	ruer III willo	in nousenoi	a member 3	are nateu)
	CONTINU	e with ho	JSEHOLD N	IEMBERS P	RESENT OF	N 31 DECEN	IBER 2006	
H.H. 1	2	3	4	5	6	7	8	9
1	1	1	1	1	1	1	1	1
2	2	2	2	2	2	2	2	2
3	3	3	3	3	3	3	3	3
4	4	4	4	4	4	4	4	4
							_ _ _	
	1 2	H.H. 1 2 1 1 2 2	H.H.         1         2         3           1         1         1         1           2         2         2         2	CONTINUE WITH HOUSEHOLD M           H.H.         1         2         3         4           1         1         1         1         1         2           2         2         2         2         2         2	CONTINUE WITH HOUSEHOLD MEMBERS P           H.H.         1         2         3         4         5           1         1         1         1         1         1         2           2         2         2         2         2         2         2	CONTINUE WITH HOUSEHOLD MEMBERS PRESENT OF           H.H.         1         2         3         4         5         6           1         1         1         1         1         1         1         1         2	CONTINUE WITH HOUSEHOLD MEMBERS PRESENT ON 31 DECEM           H.H.         1         2         3         4         5         6         7           1         2	CONTINUE WITH HOUSEHOLD MEMBERS PRESENT ON 31 DECEMBER 2006           H.H.         1         2         3         4         5         6         7         8           1         2         2         2

					hange the o RS OF HOU	order in which SEHOLD	h househol	d members	are listed)
Member reference number 🗲	H.H. 1	2	3	4	5	6	7	8	9
NAME (write out) 🗲									
(SHOW CARD A16) A16. EDUCATIONAL QUALIFICATION (Give the highest qualification									
earned) STUDIO	1	1	1	1	1	1	1	1	1
- primary school certificate	2	2	2	2	2	2	2	2	2
- lower secondary school certificate	2	3	3	3	3	3	3	3	3
<ul> <li>vocational secondary school diploma</li> <li>(3 years of study)</li> </ul>	4	4	4	4	4	4	4	4	4
- upper secondary school diploma	5	5	5	5	5	5	5	5	5
- 3-year university degree/higher education diploma	6	6	6	6	6	6	6	6	6
- 5-year university degree	7	7	7	7	7	7	7	7	7
- postgraduate qualification	8	8	8	8	8	8	8	8	8
(SHOW CARD A17) (For upper secondary school diploma) A17. UPPER SECONDARY SCHOOL									
DIPLOMA TIPODIP									
- vocational college	1	1	1	1	1	1	1	1	1
- technical college	2	2	2	2	2	2	2	2	2
<ul> <li>liceo (classical, science or language studies)</li> <li>liceo (art studies) or art college</li> </ul>	3 4	3 4	3	3 4	3 4	3 4	3 4	3 4	3 4
- teacher training college	5	5	5	5	5	5	5	5	5
- other	6	6	6	6	6	6	6	6	6
(SHOW CARD A18) (For 3-year university degree/H.E. diploma, 5-year degree or postgraduate qualification) A18. 3 OR 5-YEAR DEGREE OR H.E. DIPLOMA TIPOLAU -mathematics, physics, chemistry, biology, science, pharmacy -agricultural and veterinary sciences	01 02	01 02	01 02	01 02	01 02	01 02	01 02	01 02	01 02
-medicine and dentistry	03	03	03	03	03	03	03	03	03
-engineering	04	04	04	04	04	04	04	04	04
-architecture and town planning	05	05	05	05	05	05	05	05	05
-economics and statistics	06	06	06	06	06	06	06	06	06
-political science and sociology	07	07	07	07	07	07	07	07	07
-law	08	08	08	08	08	08	08	08	08
-arts, philosophy and languages	09	09	09	09	09	09	09	09	09
-other	10	10	10	10	10	10	10	10	10

(Do not change the order in which household members are listed)

					RS OF HOU		ousenoid ii		,
Member reference number 🗲	H.H. 1	2	3	4	5	6	7	8	9
NAME (write out) →									
(For upper secondary or H.E. diploma/3 or 5-year degree/postgraduate qualification) A19. FINAL MARK FOR DEGREE/DIPLOMA VOTOEDU/SUEDU SELODE	 out of      □ honours	 out of    _ □ honours	 out of 	 out of 					
(For upper secondary diploma or H.E. diploma/3 or 5-year degree/postgraduate qualification) A20. YEAR OF DEGREE/DIPLOMA ANNOEDU		-1							
(For upper secondary or H.E. diploma/3 or 5-year degree/postgraduate qualification) A21. UPPER SECONDARY SCHOOL DIPLOMA									
- vocational college - technical college - <i>liceo</i> (classical, science or language	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
studies) - <i>liceo</i> (art studies) or art college - teacher-training college - other	3 4 5 6	3 4 5 6	3 4 5 6	3 4 5 6	3 4 5 6	3 4 5 6	3 4 5 6	3 4 5 6	3 4 5 6
TIPODIP2									
<ul> <li>(For upper secondary or H.E. diploma/3 or 5-year degree/postgraduate qualification)</li> <li>A22. After obtaining your diploma did you attend/are you attending a university degree course?</li> </ul>									
-Yes - No UNIVER	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
( <i>If "Yes")</i> A23. How many years did you attend/have you been attending? ANNIUNIVER									

## FOR HEAD OF HOUSEHOLD AND SPOUSE/PARTNER

	OUSEHOLDS	HEAD OF H	OUSEHOLD	SPOUSE	PARTNER
	F	Father	Mother	Father	Mother
SHO	W CARD A24-A25-A26)				
	What were the educational qualifications, employment status				
	and sector of activity of your parents when they were your				
	age? (If the parent was retired or deceased at that age,				
	refer to the time preceding retirement or death. If they had				
	more than one job, refer to the main one.)				
	•			_	
	<ul> <li>Not known/Decline to answer/Don't know</li> </ul>	1	1	1	1
	→Question A31	NOPCF	NOMCF	NOPCO	NOMCO
<b>\24</b> .	Educational gualification:	STUPCF	STUMCF	STUPCO	STUMCO
124.				310FC0	
	- none	1	1	1	1
	- primary school certificate	2	2	2	2
	- lower secondary school certificate	3	3	3	3
	- upper secondary school diploma	4	4	4	4
	- university degree	5	5	5	5
		-	-	-	-
	- postgraduate qualification	6	6	6	6
	<ul> <li>decline to answer/don't know</li> </ul>	7	7	7	7
25.	Employment status:	CONPCF	CONMCF	CONPCO	CONMCO
	- blue-collar worker	01	01	01	01
	- office worker	-		-	-
		02	02	02	02
	- teacher	03	03	03	03
	- junior manager, official	04	04	04	04
	- senior manager	05	05	05	05
	- member of profession	06	06	06	06
	- employer	07	07	07	07
	- own-account worker	08	08	08	08
	- not employed	09	09	09	09
	- decline to answer/don't know	10	10	10	10
~~		-		-	-
26.	Sector of activity (if employed):	SETPCF	SETMCF	SETPCO	SETMCO
	- agriculture, fisheries	1	1	1	1
	- industry	2	2	2	2
	- general government	3	3	3	3
		-	-	-	-
	- other (commerce, crafts, other services, etc.)	4	4	4	4
	- decline to answer/don't know	5	5	5	5
Ques	tion A27-A33 only if parents <u>not living</u> in household on 31	ANAPCF	ANAMCF	ANAPCO	ANAMCO
	mber 2006)				
427.	What is your parents' year of birth?				
				LNASCPCO*	LNASCMCO*
	Parents' place of birth	LNASCPCF*	LNASCWCF"	LNASCPCU"	LNASCINCO
SHO	W CARD A03a)				
For Ita	ly enter province code		II	II	
SHO	W CARD A03b)				
	road enter country code				
	road enter country code	ENASCPCF*		ENASCPCO*	ENASCMCO*
			ENASCMCF*		
	n abroad)	CITPCF	CITMCF	CITPCO	CITMCO
<b>\29</b> .	Do/did your parents have Italian nationality?				
	- Yes - Question A31				
				4	1
	No	1	1		
	- No	1	1	1	
	-	1 2	1 2	2	2
	What is/was their nationality?				
	What is/was their nationality?	2	2	2	2
	-				
SHO	What is/was their nationality? W CARD A03b and enter country code)	2     LCITPCF*	2   _ _  LCITMCF*	2	2   _ _  LCITMCO*
SHO	What is/was their nationality? W CARD A03b and enter country code)	2	2	2    _  LCITPCO*	2
SHO	What is/was their nationality? W CARD A03b and enter country code) IOUSEHOLDS Were your parents still living on 31 December 2006?	2     LCITPCF* VITPCF	2   _  LCITMCF* VITMCF	2    _  LCITPCO*	2     LCITMCO* VITMCO
SHO	What is/was their nationality? W CARD A03b and enter country code) IOUSEHOLDS Were your parents still living on 31 December 2006? - Yes	2     LCITPCF* VITPCF 1	2   _  LCITMCF* VITMCF 1	2   _  LCITPCO* VITPCO 1	2     LCITMCO* VITMCO 1
SHO	What is/was their nationality? W CARD A03b and enter country code) IOUSEHOLDS Were your parents still living on 31 December 2006? - Yes - No → Question A34	2     LCITPCF* VITPCF	2   _  LCITMCF* VITMCF	2    _  LCITPCO*	2     LCITMCO* VITMCO
SHO	What is/was their nationality? W CARD A03b and enter country code) IOUSEHOLDS Were your parents still living on 31 December 2006? - Yes - No → Question A34	2     LCITPCF* VITPCF 1	2   _  LCITMCF* VITMCF 1	2   _  LCITPCO* VITPCO 1	2   _  LCITMCO* VITMCO 1
SHO ALL H A31.	What is/was their nationality? W CARD A03b and enter country code) IOUSEHOLDS Were your parents still living on 31 December 2006? - Yes	2  _ _ _  LCITPCF* VITPCF 1 2 3	2   _  LCITMCF* VITMCF 1 2 3	2   _  LCITPCO* VITPCO 1 2 3	2     LCITMCO* VITMCO 1 2 3
SHO ALL H A31. f bor	What is/was their nationality?         W CARD A03b and enter country code)         IOUSEHOLDS         Were your parents still living on 31 December 2006?         - Yes         - No → Question A34         - Not known/decline to answer/don't know → Question A34         n abroad)	2     LCITPCF* VITPCF 1 2	2   _  LCITMCF* VITMCF 1 2	2   _  LCITPCO* VITPCO 1 2	2   _  LCITMCO* VITMCO 1 2
SHO ALL H A31. f bor	What is/was their nationality?         W CARD A03b and enter country code)         IOUSEHOLDS         Were your parents still living on 31 December 2006?         - Yes         - No → Question A34         - Not known/decline to answer/don't know → Question A34         n abroad)         Were your parents resident in Italy on 31 December 2006?	2     LCITPCF* VITPCF 1 2 3 IT06PCF	2   _  LCITMCF* VITMCF 1 2 3 IT06MCF	2   _  LCITPCO* VITPCO 1 2 3 IT06PCO	2   _  LCITMCO* VITMCO 1 2 3 IT06MCO
SHO ALL H A31.	What is/was their nationality?         W CARD A03b and enter country code)         IOUSEHOLDS         Were your parents still living on 31 December 2006?         - Yes         - No → Question A34         - Not known/decline to answer/don't know → Question A34         n abroad)         Were your parents resident in Italy on 31 December 2006?         - Yes	2 └   LCITPCF* VITPCF 1 2 3 IT06PCF 1	2   _  LCITMCF* VITMCF 1 2 3 IT06MCF 1	2   _  LCITPCO* VITPCO 1 2 3 IT06PCO 1	2   _ _  LCITMCO* VITMCO 1 2 3 IT06MCO 1
SHO ALL H A31. f bor	What is/was their nationality?         W CARD A03b and enter country code)         IOUSEHOLDS         Were your parents still living on 31 December 2006?         - Yes         - No → Question A34         - Not known/decline to answer/don't know → Question A34         n abroad)         Were your parents resident in Italy on 31 December 2006?	2     LCITPCF* VITPCF 1 2 3 IT06PCF	2   _  LCITMCF* VITMCF 1 2 3 IT06MCF	2   _  LCITPCO* VITPCO 1 2 3 IT06PCO	2   _  LCITMCO* VITMCO 1 2 3 IT06MCO
SHO ALL H A31. f bor	What is/was their nationality?         W CARD A03b and enter country code)         IOUSEHOLDS         Were your parents still living on 31 December 2006?         - Yes         - No → Question A34         - Not known/decline to answer/don't know → Question A34         n abroad)         Were your parents resident in Italy on 31 December 2006?         - Yes	2 └   LCITPCF* VITPCF 1 2 3 IT06PCF 1	2   _  LCITMCF* VITMCF 1 2 3 IT06MCF 1	2   _  LCITPCO* VITPCO 1 2 3 IT06PCO 1	2   _ _  LCITMCO* VITMCO 1 2 3 IT06MCO 1
SHO ALL H A31. f bor	What is/was their nationality?         W CARD A03b and enter country code)         IOUSEHOLDS         Were your parents still living on 31 December 2006?         - Yes         - No → Question A34         - Not known/decline to answer/don't know → Question A34         n abroad)         Were your parents resident in Italy on 31 December 2006?         - Yes         - No         - No         → Question A34	2   _  LCITPCF* VITPCF 1 2 3 IT06PCF 1 2	2   _  LCITMCF* VITMCF 1 2 3 IT06MCF 1 2	2   _  LCITPCO* VITPCO 1 2 3 IT06PCO 1 2	2  _ _ _  LCITMCO* VITMCO 1 2 3 IT06MCO 1 2
SHO ALL H A31. f bor 32.	What is/was their nationality?         W CARD A03b and enter country code)         IOUSEHOLDS         Were your parents still living on 31 December 2006?         - Yes         - Not known/decline to answer/don't know → Question A34         n abroad)         Were your parents resident in Italy on 31 December 2006?         - Yes         - No       → Question A34         - No       → Question A34         - Don't know → Question A34	2   _   LCITPCF* VITPCF 1 2 3 IT06PCF 1 2 3	2   _  LCITMCF* VITMCF 1 2 3 IT06MCF 1 2 3	2   _  LCITPCO* VITPCO 1 2 3 IT06PCO 1 2 3	2   _ _  LCITMCO* VITMCO 1 2 3 IT06MCO 1 2 3
SHO ALL H A31. f bor 32.	What is/was their nationality?         W CARD A03b and enter country code)         IOUSEHOLDS         Were your parents still living on 31 December 2006?         - Yes         - No → Question A34         - Not known/decline to answer/don't know → Question A34         m abroad)         Were your parents resident in Italy on 31 December 2006?         - Yes         - No         - On't know → Question A34         - Don't know → Question A34	2   _    LCITPCF* VITPCF 1 2 3 IT06PCF 1 2	2   _  LCITMCF* VITMCF 1 2 3 IT06MCF 1 2	2   _  LCITPCO* VITPCO 1 2 3 IT06PCO 1 2	2   _   LCITMCO* VITMCO 1 2 3 IT06MCO 1 2
SHO ALL H A31. f bor 32.	What is/was their nationality?         W CARD A03b and enter country code)         IOUSEHOLDS         Were your parents still living on 31 December 2006?         - Yes         - No → Question A34         - Not known/decline to answer/don't know → Question A34         m abroad)         Were your parents resident in Italy on 31 December 2006?         - Yes         - No       → Question A34         - Don't know → Question A34         - Don't know → Question A34         (Iff "Yes")         Can you say why they moved to Italy?	2   _   LCITPCF* VITPCF 1 2 3 IT06PCF 1 2 3	2   _  LCITMCF* VITMCF 1 2 3 IT06MCF 1 2 3	2   _  LCITPCO* VITPCO 1 2 3 IT06PCO 1 2 3	2   _  LCITMCO* VITMCO 1 2 3 IT06MCO 1 2 3
SHO ALL H A31. f bor 32.	What is/was their nationality?         W CARD A03b and enter country code)         IOUSEHOLDS         Were your parents still living on 31 December 2006?         - Yes         - No → Question A34         - Not known/decline to answer/don't know → Question A34         m abroad)         Were your parents resident in Italy on 31 December 2006?         - Yes         - No       → Question A34         - Don't know → Question A34         - Don't know → Question A34         (Iff "Yes")         Can you say why they moved to Italy?	2   _   LCITPCF* VITPCF 1 2 3 IT06PCF 1 2 3	2   _  LCITMCF* VITMCF 1 2 3 IT06MCF 1 2 3	2   _  LCITPCO* VITPCO 1 2 3 IT06PCO 1 2 3	2   _  LCITMCO* VITMCO 1 2 3 IT06MCO 1 2 3
SHO ALL H A31. f bor 32.	What is/was their nationality?         W CARD A03b and enter country code)         IOUSEHOLDS         Were your parents still living on 31 December 2006?         - Yes         - No → Question A34         - Not known/decline to answer/don't know → Question A34         m abroad)         Were your parents resident in Italy on 31 December 2006?         - Yes         - No       → Question A34         - No       → Question A34         - Don't know → Question A34         - Don't know → Question A34         - Mathematical Content of the parents moved to Italy?         - their parents moved here	2   _   LCITPCF* VITPCF 1 2 3 IT06PCF 1 2 3 MOTIVPCF 1	2   _  LCITMCF* VITMCF 1 2 3 IT06MCF 1 2 3 MOTIVMCF 1	2   _  LCITPCO* VITPCO 1 2 3 ITO6PCO 1 2 3 MOTIVPCO 1	2 L_II LCITMCO* VITMCO 1 2 3 IT06MCO 1 2 3 MOTIVMCO 1
SHO ALL H A31. f bor 32.	What is/was their nationality?         W CARD A03b and enter country code)         IOUSEHOLDS         Were your parents still living on 31 December 2006?         - Yes         - No → Question A34         - Not known/decline to answer/don't know → Question A34         n abroad)         Were your parents resident in Italy on 31 December 2006?         - Yes         - No       → Question A34         - No       → Question A34         - Don't know → Question A34         - Don't know → Question A34         - Ital Yes")         Can you say why they moved to Italy?         - their parents moved here         - joined spouse	2   _  LCITPCF* VITPCF 1 2 3 IT06PCF 1 2 3 MOTIVPCF 1 2 3	2   _  LCITMCF* VITMCF 1 2 3 IT06MCF 1 2 3 MOTIVMCF 1 2	2   _  LCITPCO* VITPCO 1 2 3 ITO6PCO 1 2 3 MOTIVPCO 1 2	2 L_ _ _  LCITMCO* VITMCO 1 2 3 IT06MCO 1 2 3 MOTIVMCO 1 2
SHO ALL H A31. f bor 32.	What is/was their nationality?         W CARD A03b and enter country code)         IOUSEHOLDS         Were your parents still living on 31 December 2006?         - Yes         - No → Question A34         - Not known/decline to answer/don't know → Question A34         mabroad)         Were your parents resident in Italy on 31 December 2006?         - Yes         - No       → Question A34         - Don't know → Question A34         (If "Yes")         Can you say why they moved to Italy?         - their parents moved here         - joined spouse         - joined children	2   _  LCITPCF* VITPCF 1 2 3 IT06PCF 1 2 3 MOTIVPCF 1 2 3 MOTIVPCF 1 2 3	2   _  LCITMCF* VITMCF 1 2 3 ITO6MCF 1 2 3 MOTIVMCF 1 2 3	2  _  _   LCITPCO* VITPCO 1 2 3 IT06PCO 1 2 3 MOTIVPCO 1 2 3	2  _ _ _  LCITMCO* VITMCO 1 2 3 IT06MCO 1 2 3 MOTIVMCO 1 2 3
SHO ALL H A31. If bor 32.	What is/was their nationality?         W CARD A03b and enter country code)         IOUSEHOLDS         Were your parents still living on 31 December 2006?         - Yes         - No → Question A34         - Not known/decline to answer/don't know → Question A34         n abroad)         Were your parents resident in Italy on 31 December 2006?         - Yes         - No       → Question A34         - No       → Question A34         - Don't know → Question A34         - Don't know → Question A34         - Ital Yes")         Can you say why they moved to Italy?         - their parents moved here         - joined spouse	2   _  LCITPCF* VITPCF 1 2 3 IT06PCF 1 2 3 MOTIVPCF 1 2 3	2   _  LCITMCF* VITMCF 1 2 3 IT06MCF 1 2 3 MOTIVMCF 1 2	2   _  LCITPCO* VITPCO 1 2 3 ITO6PCO 1 2 3 MOTIVPCO 1 2	2 L_ _ _  LCITMCO* VITMCO 1 2 3 IT06MCO 1 2 3 MOTIVMCO 1 2 3
ALL H A31.	What is/was their nationality?         W CARD A03b and enter country code)         IOUSEHOLDS         Were your parents still living on 31 December 2006?         - Yes         - No → Question A34         - Not known/decline to answer/don't know → Question A34         mabroad)         Were your parents resident in Italy on 31 December 2006?         - Yes         - No       → Question A34         - Don't know → Question A34         (If "Yes")         Can you say why they moved to Italy?         - their parents moved here         - joined spouse         - joined children	2   _  LCITPCF* VITPCF 1 2 3 IT06PCF 1 2 3 MOTIVPCF 1 2 3 MOTIVPCF 1 2 3	2   _  LCITMCF* VITMCF 1 2 3 ITO6MCF 1 2 3 MOTIVMCF 1 2 3	2  _  _   LCITPCO* VITPCO 1 2 3 IT06PCO 1 2 3 MOTIVPCO 1 2 3	2  _ _ _  LCITMCO* VITMCO 1 2 3 IT06MCO 1 2 3 MOTIVMCO 1 2 3

	Γ	HEAD OF HOUSEHOLD	SPOUSE/PARTNER
A34.	Did you have brothers or sisters (still alive) who were not residing with you on 31 December 2006? - Yes - No	<b>VITFCF</b> 1 2	<b>VITFCO</b> 1 2
A35	(If "Yes") - number of brothers	NFRATCF	NFRATCO
	- number of sisters	NSORECF	NSORECO
A36.	Did you have children (still alive) who <u>were not residing</u> with you on 31 December 2006? - Yes - No	FIGI	LICF
A37.	(If "Yes") - How many children?	NFIG	<b>LICF</b>
A38.	(If "Yes" and <u>if H.H. born abroad</u> ) How many children live permanently abroad?	NFIGL	
A39.	(If H.H.'s spouse/partner not present and H.H. not widowed) Do you have a spouse/partner living permanently outside Italy?	PAR	NOIT
	- Yes - No		1 2

## (Only for 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.

A40. Do you plan to have (more) children in the future? FIGLIF

- Yes	1
- Not now, we'll think about it later	2
- No, we don't want any more children	
- No, but we would have liked to have (more) children	

➔ Go to Section B

## **B. EMPLOYMENT AND INCOME**

	(Do n	ot chang	<u>e the or</u> ME			JSEHOL		s are list	ed)
Member reference number ->	H.H. 1	2	3	4	5	6	7	8	9
NAME (write out) →									
<ul> <li>B01. Was</li></ul>									
(SHOW CARD B01b)									
- blue-collar worker or similar (including employees and apprentices,	01	01	01	01	01	01	01	01	01
homeworkers and sales assistants)	02	02	02	02	02	02	02	02	02
<ul> <li>school teacher in any type of school (including teachers with term appointments, those under special contracts and similar)</li> <li>junior/middle manager</li> </ul>	03 04	03 04	03 04	03 04	03 04	03 04	03 04	03 04	03 04
<ul> <li>senior manager, senior official, school head, director of studies, university teacher, magistrate</li> <li>other (<i>please specify</i>)</li> </ul>	05	05	05	05	05	05	05	05	05
SELF-EMPLOYED WORKER									
- member of profession	06	06	06	06	06	06	06	06	06
- small employer	07	07	07	07	07	07	07	07	07
- own-account worker/craft worker	08	08	08	08	08	08	08	08	08
- owner or member of family business	09	09	09	09	09	09	09	09	09
- working shareholder/partner	10	10	10	10	10	10	10	10	10
<ul> <li>contingent worker on own account (regular or occasional collaborator, project worker, etc.)</li> <li>other (please specify)</li> </ul>	20	20	20	20	20	20	20	20	20
NOT EMPLOYED									
- first-job seeker	11	11	11	11	11	11	11	11	11
- unemployed	12	12	12	12	12	12	12	12	12
- homemaker	13	13	13	13	13	13	13	13	13
- independent means	14	14	14	14	14	14	14	14	14
- retired worker	15	15	15	15	15	15	15	15	15
- pensioner (disability/survivor's pension/old-age welfare benefits)	16	16	16	16	16	16	16	16	16
- student (from primary school up)	17	17	17	17	17	17	17	17	17
- pre-school-age child	18	18	18	18	18	18	18	18	18
- other non-employed (conscript/volunteer/disabled)	19	19	19	19	19	19	19	19	19
- other (please specify)									

#### **LEGEND** – SELF-EMPLOYED WORKERS

- member of profession:

- small employer:

- own-account worker:

- owner or member of family business:

- working shareholder/partner:

- contingent worker on own account:

self-employed member of a profession or person working in the liberal arts

person running own business and employing regular staff

person running own business mainly relying on own manual work person running a business using own manual work and that of family members involved in its running

shareholder or partner who works in or manages the business

freelance regular or occasional collaborator, project worker, associate, ancillary service provider: quasi-employee, i.e. person working regularly for one or more employers under contract and not as payroll employee.

(Do not change the order in which household members are listed)

			ME	MBERS	OF HO	USEHOL	D		
Member reference number 🗲	H.H. 1	2	3	4	5	6	7	8	9
NAME (write out)									
02. (If <u>unemployed</u> or <u>retired worker</u> )									
Before retiring or becoming unemployed, what was(name)'s employment status? (SHOW CARD B02) ASNONOC									
PAYROLL EMPLOYEE:									
- blue-collar worker or similar (including employees and apprentices, homeworkers and sales assistants)	01	01	01	01	01	01	01	01	01
- office worker	02	02	02	02	02	02	02	02	02
<ul> <li>school teacher in any type of school (including teachers with term appointments, those under special contracts and similar)</li> <li>junior/middle manager</li> </ul>	03 04								
<ul> <li>senior manager, senior official, school head, director of studies, university teacher, magistrate</li> <li>other (<i>please specify</i>)</li> </ul>	05	05	05	05	05	05	05	05	05
SELF-EMPLOYED WORKER:									
- member of profession	06	06	06	06	06	06	06	06	06
- small employer	07	07	07	07	07	07	07	07	07
- own-account worker/craft worker	08	08	08	08	08	08	08	08	08
- owner or member of family business	09	09	09	09	09	09	09	09	09
- working shareholder/partner	10	10	10	10	10	10	10	10	10
contingent worker on own account (regular or occasional collaborator, project worker, etc.)     other ( <i>please specify</i> )	20	20	20	20	20	20	20	20	20
303. (If <u>employed</u> , <u>unemployed</u> or <u>retired</u> ) Indicate the sector of activity of the company in which (name) works/worked. APSETT (SHOW CARD B03)									
agriculture, hunting, forestry, fishing, fish-farming and related services	01	01	01	01	01	01	01	01	01
mining, food products, beverages and tobacco, textiles, clothing, leather products, timber, wood products, furniture, paper, chemicals, metal products, other manufactures, production and distribution of electricity, gas and water	02 03								
wholesale and retail trade, repair of motor vehicles and motorcycles, lodging and catering services	04	04	04	04	04	04	04	04	04
transport, warehousing and storage and communication services	05	05	05	05	05	05	05	05	05
finance and insurance	06	06	06	06	06	06	06	06	06
	07	07	07	07	07	07	07	07	07
real estate and rental services, IT services, research, other professional and business activities domestic services for households and other private services	07 08	08	08	08	08	08	08	08	80
and business activities		08 09	08 09	08 09	08 09	08	08	08	09

REMARKS: \_\_\_\_\_\_

\_

(Do not change the order in which household members are listed)

MEMBERS AGED 15 AND OVER (otherwise → Question B17)	MEMBERS OF HOUSEHOLD						,		
Member reference number 🗲	H.H. 1	2	3	4	5	6	7	8	9
NAME (write out)									
CERC B04. Did ( <i>name</i> ) do anything in 2006 to find employment (temporary or otherwise) or to change his/her job? - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1	1
B05. Considering all the jobs, including temporary ones, performed up t 31 December 2006, how many employers or occupations has (name) had, including any on 31 December 2006? NESPLAV									
<ul> <li>none → Question B17</li> <li>one</li> <li>more than one, please specify</li></ul>	0 1     <b>e</b>	0 1 							
<ul> <li>B06. The jobs performed by(name) have been: EXLAV</li> <li>- only as a payroll employee</li> <li>- only as self-employed</li> <li>- both</li> </ul>	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
B07. How old was (name) when he/she began to work? (the answer should refer to the first job performed) ETALAV									
<ul> <li>B08. Over his/her whole working lifetime did (name) or his/her employer pay any pension contributions, even for a short period of time (and even if long ago)?</li> <li>CONTRIB         <ul> <li>Yes</li> <li>Yes</li> </ul> </li> </ul>	of		1	1	1	1	1		
- No (If "Yes") B09. For how many years (including back-payments)? ACONTRIB			1 2						
(If less than one year) For how many months?									

## FOR EMPLOYED MEMBERS (see Question B01), otherwise - Question B15

(lf th	ne answer to Question B05 is <u>more than one job</u> , otherwise <del>3</del> Question B11)									
B10.	How old was (name) when he/she began the job that									
_	he/she had on 31 December 2006? ETALAV2									
B11.	Did (name) take any days of sick leave in 2006 (apart from maternity leave)?									
	- Yes	1	1	1	1	1	1	1	1	1
	- No, never> Question B13 NOMALAT	2	2	2	2	2	2	2	2	2
(If "Y	íes"): MALAT									
B12.		_ _ _		_ _ _						
	ETAPEN									
B13.	At what age does (name) expect to retire (or at what age did he/she retire)?	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _	_ _
B14.	When (name) retires what percentage of his/her pre-retirement earned income will his/her state pension represent? Consider the state pension only and exclude any additional pensions or pension									
	funds? COPPU		_ _ _		_ _					

(Do not change the order in which household members are listed)

		12011					JSEHOL			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Member reference number 🗲	H.H. 1	2	3	4	5	6	7	8	9
	Name (write out)									
(For h B15.	Dousehold members aged 15 and over) Did (name) earn any income in 2006 from full or part-time, continuous or occasional <u>payroll employment</u> ? (Read aloud)									
	- Yes - No	1 2								
(For h B16.	Bousehold members aged 15 and over)         Still in 2006, did (name) earn any income from self- employment as (Read aloud)         a) member of profession, small employer, own-account worker or contingent worker       - Yes	1 2								
	(collaboration, occasional or project contract, etc.)? b) owner or member of family business? - Yes - No	1 2								
	c) working shareholder/partner? - Yes	1 2								
ALL   B17.	HOUSEHOLDS In 2006 did (name) receive any income from retirement benefits, disability benefits, seniority pension, old-age pension, old-age welfare benefits, survivor's pension or personal pension (life annuity)? - Yes		1	1	1	1 2	1 2	1	1 2	1
<b>B18</b> . a)	<ul> <li>No</li> <li>In 2006 did (name) also receive any of the following benefits: (read aloud) (if over 15 years of age) Unemployment benefits of any kind (CIG, mobility list, ordinary unemployment) or severance pay?</li> </ul>		2	2	2	2	2	2	2	2
	- Yes - No (All households)	1 2								
b)	Any type of financial support from public or private bodies? - Yes - No (All households)	1 2								
c)	Scholarships, gifts/cash from relatives or friends not living in the house, alimony or other income?	1	1	1	1	1	1	1	1	1
	- No	2	2	2	2	2	2	2	2	2

N.B.

• Summarise the situation of each member by circling the appropriate number next to each alternative envisaged.

Take into account <u>all jobs and all pensions.</u>

. Complete the annexes corresponding to the numbers circled before moving on to Section C of the interview.

				A	NNEXE	S			
<ul> <li>payroll employee ("Yes" to Question B15)</li> </ul>	B1	B1	B1	B1	B1	B1	B1	B1	B1
<ul> <li>member of profession, small employer or own-account worker, or contingent worker on own account (regular or occasional collaboration, project contract, etc.)? ("Yes" to Question B16a)</li> </ul>		B2	B2	B2	B2	B2	B2	B2	B2
<ul> <li>family business (complete only one B3 for all household members) ("Yes" to Question B16b)</li> </ul>					B3				
<ul> <li>working shareholder/partner ("Yes" to Question B16c)</li> </ul>	B4	B4	B4	B4	B4	B4	B4	B4	B4
<ul> <li>pensioner (all types of pension) ("Yes" to Question B17)</li> </ul>	B5	B5	B5	B5	B5	B5	B5	B5	B5
<ul> <li>in receipt of other income ("Yes" to Question B18)</li> </ul>	B6	B6	B6	B6	B6	B6	B6	B6	B6

→ After completing the annexes go to Section C

N.B. The annexes must be compiled with each individual member of the household. Only in the absence of the person concerned may they be compiled with another member of the household with knowledge of the facts.

## **C. PAYMENT INSTRUMENTS AND FORMS OF SAVING**

N.B. READ ALOUD:       ALL THE QUESTIONS THAT FOLLOW CONCERN EVERY MEMBER OF THE HOUSEHOLD WHEN ANSWERING BEAR IN MIND NOT ONLY WHAT YOU DO BUT ALSO WHAT EVERYON ELSE DOES.         C01.       Did you or another member of your household have any of the following on 31 December 2006? (Interviewer, read out one item at a enter codes)         C02.       (If "Yes") How many members of your household have at least one of the following? (Interviewer, read out one item at a time of codes)         C03.       (If "Yes") How many members of your household have at least one of the following? (Interviewer, read out one item at a time of codes)         YES       NO       No. of accounts       No. of holders         a) a current account with a bank? DEPBANC*       1       2       ND.       No. of accounts       L I IDEPBANC         b) a savings account with a bank? DEPBANR*       1       2       L INDEPBANR*       L I IDEPBANR         d) a post office current account?       DEPPOSC*       1       2       L INDEPPOSR*       L I IDEPPOSR         N.B.       N.B.       N.B.       DEPPOSR*       1       2       L I IDEPPOSR       L I IDEPPOSR	E time and and enter * *
enter codes)         C02. (If "Yes") How many?         C03. (If "Yes") How many members of your household have at least one of the following? ((Interviewer, read out one item at a time a codes)         YES NO         No. of accounts         No. of accounts         No. of accounts         No. of holders         a) a current account with a bank? DEPBANC*         1       2       IINDEPBANC*       IIDEPBANC         b) a savings account with a bank? DEPBANR*       1       2       IINDEPBANR*       IIDEPBANR         c) a post office current account? DEPPOSC*       1       2       IINDEPPOSC*       IIDEPPOSC         d) a post office savings account? DEPPOSR*       1       2       IINDEPPOSR*       IIDEPPOSR	*
a) a current account with a bank? DEPBANC*       1       2       INDEPBANC*       I IDEPBANC         b) a savings account with a bank? DEPBANR*       1       2       INDEPBANR*       I IDEPBANR*         c) a post office current account? DEPPOSC*       1       2       INDEPPOSC*       I IDEPPOSC         d) a post office savings account? DEPPOSR*       1       2       INDEPPOSR*       I IDEPPOSR	*
a) a current account with a bank? DEPBANR*       1       2       Image: Index definition of the second se	*
b) a savings account with a bank? DEP DANK      NDEP DANK      NDEP DANK         c) a post office current account? DEPPOSC*       1       2      NDEPPOSC*      I IDEPPOSC         d) a post office savings account? DEPPOSR*       1       2      NDEPPOSR*      I IDEPPOSR	*
d) a post office savings account? DEPPOSR*  1 2 1 1 2 1 1 2 1 1 2 1 1 1 1 1 1 1 1	
	ŧ
<ul> <li>If you do <u>not</u> have a current or a savings account with either a bank or the Post Office → Go to Question C22</li> <li>If you do <u>not</u> have a current or savings account with a bank but you do have a PO current or savings account → Enter code a Question C07 and go to Question C08</li> </ul>	99 to
<ul> <li>C04. Does your household have a <u>current account</u> (or <u>savings account</u>) with just <u>one</u> bank or with <u>several banks</u>?</li> <li>C05. (If several banks) How many banks? <ul> <li>only one bank</li></ul></li></ul>	
C06. Which banks? (Interviewer, for "other bank" enter the <u>full name</u> of the bank – multiple answers possible) NOMEBA1* 8* Banca Commerciale Italiana (COMIT)	31
Banca di Roma/Gruppo Capitalia	
Banca Intesa 3 Cassa di Risparmio di Firenze	
Banca Nazionale del Lavoro	
Credito Italiano	
San Paolo IMI	
Unicredit Banca/Gruppo Unicredito	~ ~
Banca Agricola Mantovana	38 39
Banca Agricola Mantovana	38 39 40
Banca Agricola Mantovana       9       Credito Emiliano società per azioni         Banca Antoniana - Popolare Veneta       10       Deutsche Bank         Banca Carige Cassa di Rispamio di Genova e Imperia       11       Dexia Crediop	38 39 40 41
Banca Agricola Mantovana       9       Credito Emiliano società per azioni         Banca Antoniana - Popolare Veneta       10       Deutsche Bank         Banca Carige Cassa di Rispamio di Genova e Imperia       11       Dexia Crediop         Banca Carime       12       Interbanca Piccole	38 39 40 41 42
Banca Agricola Mantovana       9       Credito Emiliano società per azioni         Banca Antoniana - Popolare Veneta       10       Deutsche Bank         Banca Carige Cassa di Rispamio di Genova e Imperia       11       Dexia Crediop	38 39 40 41 42 43
Banca Agricola Mantovana       9       Credito Emiliano società per azioni         Banca Antoniana - Popolare Veneta       10       Deutsche Bank         Banca Carige Cassa di Rispamio di Genova e Imperia       11       Dexia Crediop         Banca Carime       12       Interbanca Piccole         Cassa di Risparmio di Torino S.p.a.       13       Rolo Banca 1473         Banca delle Marche       14       Abaxbank spa         Banca Caboto S.p.a.       15       Banca Caboto S.p.a.	38 39 40 41 42 43 43 44 45
Banca Agricola Mantovana       9       Credito Emiliano società per azioni         Banca Antoniana - Popolare Veneta       10       Deutsche Bank         Banca Carige Cassa di Rispamio di Genova e Imperia       11       Dexia Crediop         Banca Carime       12       Interbanca Piccole         Cassa di Risparmio di Torino S.p.a.       13       Rolo Banca 1473         Banca delle Marche       14       Abaxbank spa         Banca Popolare Commercio e Industria       15       Banca Caboto S.p.a.         Banca Popolare dell'Emilia Romagna       16       Banca d'intermediazione mobiliare Imi S.p.a.	38            39            40            41            42            43            44            45            46
Banca Agricola Mantovana       9       Credito Emiliano società per azioni         Banca Antoniana - Popolare Veneta       10       Deutsche Bank         Banca Carige Cassa di Rispamio di Genova e Imperia       11       Dexia Crediop         Banca Carime       12       Interbanca Piccole         Cassa di Risparmio di Torino S.p.a.       13       Rolo Banca 1473         Banca delle Marche       14       Abaxbank spa         Banca Popolare Commercio e Industria       15       Banca Caboto S.p.a.         Banca Popolare dell'Emilia Romagna       16       Banca d'intermediazione mobiliare Imi S.p.a.         Banca Popolare di Bergamo - Credito Varesino       17       Banca per il Leasing spa – Italease S.p.a.	38            39            40            41            42            43            44            45            46            47
Banca Agricola Mantovana9Credito Emiliano società per azioniBanca Antoniana - Popolare Veneta10Deutsche BankBanca Carige Cassa di Rispamio di Genova e Imperia11Dexia CrediopBanca Carime12Interbanca PiccoleCassa di Risparmio di Torino S.p.a.13Rolo Banca 1473Banca delle Marche14Abaxbank spaBanca Popolare Commercio e Industria15Banca Caboto S.p.a.Banca Popolare dell'Emilia Romagna16Banca d'intermediazione mobiliare Imi S.p.a.Banca Popolare di Bergamo - Credito Varesino17Banca per il Leasing spa – Italease S.p.a.Banca Popolare di Lodi18Banca per la finanza alle opere pubbliche e alle infrastrutture S.p.a.	38            39            40            41            42            43            45            46            47           1         48
Banca Agricola Mantovana9Credito Emiliano società per azioniBanca Antoniana - Popolare Veneta10Banca Carige Cassa di Rispamio di Genova e Imperia11Banca Carime11Cassa di Risparmio di Torino S.p.a.12Banca delle Marche13Banca Popolare Commercio e Industria14Banca Popolare dell'Emilia Romagna15Banca Popolare di Bergamo - Credito Varesino17Banca Popolare di Lodi17Banca Popolare di Milano18Banca Popolare di Milano19Banca Popolare di Milano19Banca Regionale Europea	38            39            40            41            42            43            44            45            46            47           1         48            49
Banca Agricola Mantovana9Credito Emiliano società per azioniBanca Antoniana - Popolare Veneta10Deutsche BankBanca Carige Cassa di Rispamio di Genova e Imperia11Dexia CrediopBanca Carime12Interbanca PiccoleCassa di Risparmio di Torino S.p.a.13Rolo Banca 1473Banca delle Marche14Abaxbank spaBanca Popolare Commercio e Industria15Banca Caboto S.p.a.Banca Popolare dell'Emilia Romagna16Banca d'intermediazione mobiliare Imi S.p.a.Banca Popolare di Bergamo - Credito Varesino17Banca per il Leasing spa – Italease S.p.a.Banca Popolare di Lodi18Banca per la finanza alle opere pubbliche e alle infrastrutture S.p.a.	38          39          40          41          42          43          44          45          46          47         1       48          50
Banca Agricola Mantovana9Credito Emiliano società per azioniBanca Antoniana - Popolare Veneta10Banca Carige Cassa di Rispamio di Genova e Imperia11Banca Carime12Cassa di Risparmio di Torino S.p.a.13Banca delle Marche14Banca Popolare Commercio e Industria15Banca Popolare dell'Emilia Romagna16Banca Popolare di Bergamo - Credito Varesino17Banca Popolare di Icodi18Banca Popolare di Milano18Banca Popolare di Novara18Banca Popolare di Novara19Banca Popolare di Verona - Banco S. Geminiano e S. Prospero22Banca Popolare di Verona e Novara S.c.r.l.21	38            39            40            41            42            43            44            45            46            47            48            49            50            51            52
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Banca Agricola Mantovana       9       Credito Emiliano società per azioni         Banca Antoniana - Popolare Veneta       10         Banca Carige Cassa di Rispamio di Genova e Imperia       11         Banca Carime       12         Cassa di Risparmio di Torino S.p.a.       13         Banca Appolare Commercio e Industria       14         Banca Popolare Commercio e Industria       15         Banca Popolare dell'Emilia Romagna       16         Banca Popolare di Bergamo - Credito Varesino       17         Banca Popolare di Milano       18         Banca Popolare di Novara       19         Banca Popolare di Novara       20         Banca Popolare di Sondrio       21         Banca Popolare di Verona - Banco S. Geminiano e S. Prospero       22         Banca Popolare di Verona - Banco S. Geminiano e S. Prospero       22         Banca Popolare di Verona a Maco S. Geminiano e S. Prospero       22         Banca Popolare di Verona a S.c.r.l.       23         Banca Popolare di Verona a Banco S. Geminiano e S. Prospero       22         Banca Popolare di Verona a Banco S. Geminiano e S. Prospero       22         Banca Popolare di Verona a Maco S. Geminiano e S. Prospero       22         Banca Popolare di Verona a Novara S.c.r.l.       23         Banca Popolare di Vero	38            39            40            41            42            42            44            45            46            47           1.         48            50            51            52            54            55
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C07. Which do you use most often between ....... (read out the banks in C06) and the Post Office (if code <u>c</u> or <u>d</u> for Question C01)? Bank code |\_\_\_\_\_ or for Post Office (code 999) NOMEBAP\*

#### C08. Regarding your main bank .....(read out the answer to Question C07)

- How many years have you and your household used this bank? ANNIBAN
- less than 2 years ..... 1
- from 2 to 4 years ...... 2
- from 5 to 10 years ...... 3
- don't know/don't remember ...... 5

#### C09. Why did you choose .....(read out the answer to Question C07) when you and your household first decided to bank there? (Do not prompt. Choose no more than 2 answers) PREFBA1 ... 13

- proximity to home	01
- proximity to work	
- good interest rates	03
- low charges for services	
- rapidity of banking transactions	
- courtesy of staff	
- quantity and variety of services offered	
- personal acquaintance	
- it offers Internet banking services	
- it is the bank my employer (or my business) uses	
- it is a large, well-known bank	
- don't know, no particular reason	
- other reason (please specify)	

C10. Apart from your account, what other financial products/services of .....(read out the answer to Question C07) do you use? SERVB1...14 (multiple answers possible)

- payment of utility bills	01
- payment of rent, condominium charges, etc	02
- payment of credit card	03
- mortgage payments and other instalments	04
- crediting of salary	05
- custody and settlement of securities	06
- trading of securities	07
- insurance policies	
- consumer credit – personal loans	
- individual portfolio management	10
- interactive online services	11
- online information services	12
- other	13
- none	14

Le us now talk about different payment instruments.

- C11. Did you or another member of your household own at least one credit card in 2006? CARTA
- C12. (If "Yes") How many credit cards did your household own in 2006 (not including company cards)?

	- Yes - No		→ →	No. of CREDIT CARDS    CARTE Question C14
C13.	How many credit card payments di (All credit cards in the househol		nold make	on average <u>per month</u> in 2006?
	- Average number of CREDIT (	CARD paymer	nts <u>per mo</u>	nth (never used=0)    NPAGCART
	(If less than 1 payment per mon - No. of CREDIT CARD payme	,		NPAGCAAN
C14. C15.	Did you or another member of your (If "Yes") <u>How many</u> ?	household ov	wn at least	one BANCOMAT/POSTAMAT debit card in 2006? BANCOMAT
	- Yes1 - No2			o. of <u>BANCOMAT/POSTAMAT</u> debit cards    NBANCOMA luestion C20

C16.	On average how many cash <u>withdrawals</u> were made <u>per month</u> in 2006 using a BANCOMAT/POSTAMAT card? (All BANCOMAT/POSTAMAT cards owned by the household)
	- Average number of BANCOMAT/POSTAMAT withdrawals per month (none=0)       NPREL1
	(If less than 1 withdrawal per month)
	- No. of BANCOMAT/POSTAMAT withdrawals in 2006
C17.	How much was withdrawn on average each time? - average amount of each withdrawal   €   ,   <b>PRELMED1</b>
C18.	In 2006 did you or members of your household use P.O.S./Pagobancomat terminals for BANCOMAT card payments at supermarkets or shops or to top up mobile phones or pay utility bills? <b>PAGAM4U</b>
	- Yes1 - No
C19.	(If "Yes") How often on average each month?
	- Average number of times per month
	(If less than 1 per month)
	- No. of times in 2006
C20.	Excluding Bancomat/Postamat card withdrawals, on average how many cash withdrawals per month did you or members of your household make from a bank or post office?
	- No. of bank or post office withdrawals per month (none=0)   NPREL2 (If "none"go to Question C22)
	(If less than 1 per month)
	- No. of bank or post office withdrawals in 2006
C21.	How much was withdrawn on average each time?
	- average amount of each withdrawal € _ _ , _ _  PRELMED2
C22.	Did you or another member of your household own at least one PREPAID CARD from a bank or post office (Postapay) in 2006? CARTAPRE
C23.	(If "Yes") How many prepaid cards did your household own in 2006?
	- Yes1 → No. of PREPAID CARDS    NCARTAPRE

	PAYMENT INSTRUMENTS AND FINANCIAL INFORMATION -ROUND
	H.H.'s YEAR OF BIRTH <b>EVEN</b>
	r own a Bancomat/Postamat card – "Yes" to Question C14) What is the smallest amount you withdraw using your BANCOMAT/POSTAMAT card? - minimum withdrawal €  _ , _ _ _  PREL1MIN
	a do not own a Bancomat/Postamat card – "No" to Question C14 – but have a current account with a bank or post office –"Yes" to Question C01a or C01c) What is the smallest amount you withdraw from the bank or post office? - minimum withdrawal € _ _ , _ _  PREL2MIN
(If you R1.3.	have a bank account – "Yes" to Question C01a)         Did you (or another member of your household) write any bank cheques to make payments in 2006?         (Do not include cheques written to withdraw cash) ASSBAN         - Yes1         - No
R1.4.	( <i>If "Yes")</i> How many cheques did your household write <u>on average per month</u> in 2006? - Average number of cheques written <u>per month</u>
	(If less than 1 cheque per month)
	- No. of cheques written in 2006
R1.5.	Consider your household's revenues in 2006 (wages, salaries, pensions, scholarships, alimony, income from self-employment, property and business income, etc.). <b>PAGENT1 5</b> How were these revenues received? ( <i>Interviewer, read out one item at a time and enter codes</i> )
R1.6.	(If the answer to Question R1.5 is by more than one method) Assuming the total value of revenues in 2006 to be equal to 100, what percentage did the following methods represent ? (Read aloud) QPAGENT1 5 YES NO
	- cash 1 2 (If "Yes") →   _  %
	- credited directly to bank or post office accounts 1 2 ( <i>If "Yes"</i> ) →   _  %
	- bank cheques or bankers' drafts 1 2 (If "Yes") →   _  %
	- post office money orders 1 2 ( <i>If "Yes"</i> ) →   _  %
	- other ( <i>please specify</i> ) 1 2 ( <i>lf "Yes"</i> ) →   _  %

N.B. The sum must be equal to 1 0 0 %

Let us now talk about financial information.

## ALL HOUSEHOLDS (SHOW CARD R.1.7)

**R1.7.** Interest rates are now around 4%, compared with around 2.5% a year ago. In a year's time do you expect interest rates to

be ... TASFUT

7% or more	1
between 6% and 7%	
between 5% and 6%	3
the same as now	4
between 3% and 4%	5
between 2% and 3%	6
2% or less	7
- Don't know	8

- Don't understand the question......9

#### (SHOW CARD R.1.8)

**R1.8.** Over the last 20 years the Italian stock exchange has gained an average of 10% a year. In 2006 it gained around 15%. In 2007 I expect it to...

- GAIN more than 20%	1 BORSA
- GAIN between 15% and 20%	
- GAIN between 10% and 15%	3
- GAIN between 5% and 10%	4
- GAIN less than 5%	5
- neither gain nor lose anything	6
- LOSE less than 10%	7
- LOSE more than 10%	8
- don't know	9

- don't understand the question ......10

<u>Note</u>: Sometimes the language in which financial information is given is only understandable to experts. The aim of the following questions is to assess how easy it is to understand the information given.

#### (SHOW FIGURE 1 ON THE CARDS) QUIZ1

**R.1.9.** Suppose you receive this statement of account from your bank; can you tell me what sum of money is available at the end of May?

<ul> <li>amount in euros €    </li> </ul>	1
- don't know	

### QUIZ2

**R.1.10.** Imagine leaving 1,000 euros in a current account that pays 1% interest and has no charges. Imagine also that inflation is running at 2%. Do you think that if you withdraw the money in a year's time you will be able to buy the same amount of goods as if you spent the 1,000 euros today?

- Yes	1
- No, I will be able to buy less	2
- No, I will be able to buy more	
- No, I will be able to buy more - Don't know	

### (SHOW FIGURE 2 ON THE CARDS)

R.1.11. This figure shows the value of two different investment funds over the last four years. Which fund do you think produced the largest return in that period? QUIZ3

- fund 1	1
- fund 2	2
- the funds earned the same	3
- don't know	4

**R.1.12.** Imagine leaving 1,000 euros in a current account that pays 2% annual interest and has no charges. What sum do you think will be available at the end of 2 years? QUIZ4

- less than 1,020 euros	. 1
- exactly 1,020 euros	2
- more than 1,020 euros	
- don't know	4

R.1.13. Imagine you have only equity funds and stock market prices fall. Are you...? (Read aloud) QUIZ6

- better off	. 1
- less well off	2
- as well off as before	
- don't know.	

**R.1.14.** Which of the following types of mortgage do you think will allow you from the very start to fix the maximum amount and number of instalments to be paid before the debt is extinguished? **QUIZ7** 

- floating-rate mortgage	. 1
- fixed-rate mortgage	. 2
- floating-rate mortgage with fixed instalments	
- don't know	

Enc	d of ROUND 1	
	→ Section C	

C24. How much <u>CASH</u> do you usually spend <u>per month</u>?

## €|\_\_|,|\_\_|\_| **SPESECON**

C25.	Do any members of your household use a computer (at home, at work or elsewhere)? <b>COMPUSA</b>
	- Yes1 - No
C26.	Did your household have a computer at home in 2006? <b>COMPCASA</b> - Yes
C27.	Do any members of your household use the Internet (or e-mail) at home or elsewhere? <b>INTERNET</b> - Yes1 - No
C28.	Did anyone buy any goods or services or make any bookings on the Internet in 2006 (e.g. by credit card or bank transfer)? <b>EBUY</b>
	- Yes1 → Question C30 - No
(lf you C29.	<i>i did not make any purchases or bookings via the Internet)</i> EBUYNO17 Why didn't you buy anything on the Internet? <i>Multiple answers possible – do not prompt)</i>
	<ul> <li>because I want to see the goods first</li></ul>
C30.	How many Internet purchases/bookings were also paid for via the Internet? <b>NEBUY</b>
	- No. of Internet payments (none=0)    (If no payments made via the Internet → Question C32)
C31.	How did you pay for the goods? (Interviewer, read out one item at a time – multiple answers possible) EPAG16         - credit card
C32.	Did you or another member of your household do business with banks or financial intermediaries by telephone or computer in 2006? COLDIS
	<ul> <li>Yes</li></ul>
C33.	(If "Yes") Which? (Interviewer, read out one item at a time and enter codes – multiple answers possible) MCOLDIS14 - phone banking
C34.	(If "Yes") Did you use this method only for information about your account (balance, cleared cheques) or to make payments as well? COLDISCC
	- only for information about my account

If H.H.'s year of birth is an odd number → Round 2

#### **SATISFACTION AND WORK – ROUND 2** H.H.'s YEAR OF BIRTH **ODD** I would now like to ask your opinion about some general matters. R2.1. Considering all aspects of your life, how happy would you say you are? Give a score from 1 to 10, 1 meaning "Very HAPPY unhappy", 10 meaning "Very happy" and the values in between representing intermediate states Very unhappy Very happy 1 2 3 L 4 5 6 7 8 9 10 R2.2. Please say how much, on a scale from 1 to 10, you agree with the following statements, 1 meaning "Disagree completely" and 10 meaning "Agree completely". AFF1- AFF16 - Success comes from hard work ..... - Poor people are lazy ..... - Luck is important in life - Your family background is crucial ..... - Men and women have the same chances of success ..... - Competition encourages people to work harder ..... R2.3. Again on a scale from 1 to 10, how much do you agree with the following statements describing what should happen in an perfect world? OP1- OP6 - Those who work hardest should be wealthier than the rest..... - Everyone should have at least enough to live on ..... - The state should make sure there is virtually no inequality ..... - Death duties should be high ..... - Tasks should be shared equally by men and women ..... - Immigrant workers should have the same rights as Italian workers ..... (If not working go to Question C35) (For member of profession, own-account worker or contingent worker: codes 6, 8 or 20 to Question B01, otherwise go to Question R2.7) R2.4. Do you work for just one firm/client or for several? SOLAZ - only one firm/client.....1 R2.5. Is it usually you who decides where you work or do you have to work at the firm's/client's premises? DOVELAV - I decide where I work......1 - I have to work at the firm's/client's premises ...... 2 R2.6. Do you choose your own working hours or do you have to observe those of the firm/client you work for? **ORARIO** - I choose my own working hours ......1 - I have to observe the firm's/client's hours ......2 For payroll employee (codes 1-5 to Question B01) or own-account worker working for just one firm/client (code 1 to Question R2.4) at their premises (code 2 to Question R.2.5) and observing their working hours (code 2 to Question R2.6), otherwise go to Question R2.17 R2.7. Have you changed employer or type of work in the last two years? - Yes ......1CAMBIO → Question R2.11 - No .....2 R2.8. Have you also moved house? - Yes .....1 DOMICIL - No .....2 R2.9. What have you changed? (Read aloud)CAMBIOT - employer and type of work ......1 - employer but not type of work...... 2

#### R2.10. Was the change? (Read aloud) CAMBIOVOL - voluntary (for instance to take up a better job)

<ul> <li>involuntary (for instance because you were dist</li> </ul>	missed or the company closed)2

R2.11.	How satisfied	are you	ı (on a	scale f	rom 1	to 10) v	with yo	our pres	ent job	)? <mark>SO</mark>	DLAV							
N	/ery unsatisfied 1	2	I	3	I	4	I	5	I	6	I	7	I	8	I	Very sa 9	atisfied 10	
R2.12.	How likely is it you won't char					-			-			-		nths' t	<b>ime</b> ("1	" meanir	ng you are	sure
	Sure I won't cha employer 1 I	nge 2	1	3	I	4	I	5	I	6	I	7	I	8	:		ll change loyer	
I	I		I		I		Į		I		I		I		I	-	•	I
R2.13.	If you were to EQUIVAL	leave	your jo	ob, hov	w diffic	ult/eas	y woul	ld it be	for yo	ur emp	oloyer t	o find a	a repla	cemen	it (on a	scale fr	om 1 to 1	0)?
	Very difficu 1	ult 2	I	3	Ι	4	I	5	Ι	6	I	7	I	8	Ι	Very 9	easy   10	
R2.14.	If you were to scale from 1 to				ifficult/	easy w	ould it	be for y	ou to	find a s	similar j	ob in te	rms of	salary	and ov	verall qua	ality (on a	
	Very difficu 1	ult 2	I	3	I	4	I	5	I	6	I	7	I	8	Ι	Very 9	easy   10	
R2.15.	Last year, by than two answ - informal cont	vers C	ANAI	LE1-0	CĂNA	LE5	•					-			•	w card F	<b>R2.15)</b> . No	more
	<ul> <li>informal cont</li> <li>training provi</li> <li>private trainin</li> <li>I did not acqui</li> </ul>	acts wi ided by ng at ov	th colle the firi wn exp	eagues m ense	from o	other fir	ms								2 3 4			
R2.16.	If you were to - Yes, absolute - Yes, but only - No	ely v in part						·····						·····	1 2	SFER		
(ALL E		RSONS	S)															
R2.17.	Do you think yo																	
	- Yes - No, I do thing - No, I do thing	gs that	require	a high	ner qua	lificatio	n								2			
R2.18.	Are the subject	ts you	studied	d usefu	l for th	e job y	ou do?	, TST	UDA	DE								
	- Yes, absolute - Yes, but only - No	in part	t												2			
R2.19.	In your opinior	n. does	vour id	ob dem	and	? (Rea	d alou	id) <mark>ES</mark>	PER									
	<ul> <li>more work ex</li> <li>less work ex</li> <li>the same am</li> </ul>	xperien perienc	ce thai	n you h	ave			·····							2			
R2.20.	(If you have h	ad mo	re thai	n one j	ob in y	your lif	etime	– not e	code (	or 1 to					5			
	Did you gain y - Yes - No							·····								ESPES	ET	
<b>Ba</b> = 1																		
	Comparing yo		vith oth	ier peo	ple in l	taly wh	o perf	orm the	same	job, ho	ow spee	cialised	is you	r work	(on a s			J
r	Not at all specia	2	ļ	3		4	ļ	5	I	6		7	Ι	8	I	Highl 9	y specialis   10	ed

End of ROUND 2

➔ Section C cont.

#### (SHOW CARD C35)

C35. This is a list of forms of saving. Have you or another member of <u>your household</u> ever held any of them at any time? VIT\_A1 ... H (For each form of saving enter code 1=Yes in column C35 if the answer is "have held" and code 2=No if the answer is "have never held")

(For each form of saving held at some time)

C36. <u>Did your household</u> have ........... (form of saving) on 31 December 2006? POS\_A1 ... H (enter code 1=Yes or 2=No in column C36)

(SHOW CARD C37)

(For each form of saving <u>held on 31 December 2006</u>)
C37. What was the amount on 31 December 2006? Answer with one of the ranges on this card. CLA\_A1 ... H (enter the code for the range of amount in column C37)

(For each form of saving <u>held on 31 December 2006</u>)

C38. Can you tell us the approximate amount on 31 December 2006? AMM\_A1 ... H (enter the amount in column C38) (Interviewer, in the event of a refusal to answer go to question C39, otherwise go to question C40)

(If no amount given)

C39. Could you at least tell us whether the amount held by your household was closer to .... (*lower bound*), to .... (*upper bound*) or about half way between the two? SCL\_A1 ... H
 (*Interviewer, enter the code: I=lower, C=middle, S=upper in column C39*)

## ! FOR EXTERNAL USERS THE DISTINCTION BETWEEN BANK AND POSTAL DEPOSITS IS NO LONGER AVAILABLE. FOR DETAILS SEE THE DOCUMENTATION FOR THE MICRODATA

		FORMS OF SAVING	lifet	Held during lifetime (C35)		on 31 mber 06 36)	Size range of holding on 31 December 2006 (C37)	Holding on 31 December 2006 (C38)	Position in the interval (**) on 31 December 2006 (C39)
			•	C35)		, Na	(card C37)		. ,
	T		Yes	No	Yes	No			
Α	BANK REPOS	ACCOUNTS, CERTIFICATES OF DEPOSIT,	,						
	A1	Current account with a bank	1	2	1	2		€  ,   ,	ICS
	A2	Savings account with a bank (tied or otherwise)	1	2					
	<b>A3</b>	- registered			1	2		€  ,   ,	ICS
	<b>A4</b>	- bearer			1	2		€  ,   ,  _	ICS
	A5	Certificates of deposit	1	2	1	2		€  ,  _ ,  _	ICS
	A6	Repos <sup>(*)</sup>	1	2	1	2		€  ,  _ ,  _	ICS
B	POST	OFFICE ACCOUNTS							
		PO current account or savings account	1	2	1	2		€  ,   ,  _	ICS
	B2	PO savings certificates	1	2	1	2		€  ,   ,  _	ICS
C		1							1
C									
		BOTs (T-bills)	1	2	1	2		€  ,  _ ,  _	ICS
		CCTs (T-certificates) BTPs (T-bonds)	1	2	1	2		€  ,  _ ,  _	
		CTZs (zero coupon)	1	2	1	2		€  ,  _ ,  _	I C S
		Other (CTEs, CTOs etc.)	1	2	1	2		€  ,   ,	
	65	Other (CTES, CTOS etc.)		Z	1	2	II	€  ,   ,	103
D		S, SHARES OF ITALIAN INVESTMENT							
	D1	Bonds	1	2	1	2		€  ,   ,	ICS
	D2	Investment funds	1	2					
	D3	- equity funds			1	2		€  ,  _ ,  _	ICS
	D4	- balanced equity funds			1	2		€  ,   ,	ICS
	D5	- balanced bond funds		•	1	2		€   ,     ,	ICS
	D6	- balanced funds							
	D7	- bond funds			1	2		€  ,   ,	ICS
	D8	- money market funds	-		1	2			
	-			<u> </u>				€  ,  _ ,  _	
	D9	- flexible funds			1	2		€  ,  _ ,  _	ICS
	D10	Indexed funds (ETF,ILF)			1	2		€  ,  _ ,  _	ICS
E	ITALIA	N SHARES	1	2					
	E1	Shares in listed companies (at their market value on 31 December 2006)			1	2		€  ,   ,	ICS
	E2	of which in privatised companies (Comit, Credit,			1	2		€  ,   ,  _	ICS
		INA, IMI, Eni, Telecom, Enel, BNL, ACEA,)							
	E3	Shares in unlisted companies (at their estimated realisable value on 31 December 2006)			1	2		€  ,  _ ,  _	ICS
	E4	Shares in private companies - <i>srl</i> (at their estimated realisable value on 31 December 2006)			1	2		€  ,   ,	ICS
	E5	2006) Shares in partnerships (at their estimated realisable value on 31 December 2006) (***)			1	2		€  ,   ,  _	ICS
F					1	2		€  ,  _ ,  _	ICS
G	RESID		1	2					
	G1	Bonds, govt. securities and investment funds			1	2		€  ,   ,	ICS
		Shares			1	2		€  ,  _ ,  _	ICS
	G3	Other			1	2		€  ,  _ ,  _	ICS
Н		STO COOPERATIVES	1	2	1	2		€  ,   ,	ICS

(\*) Interviewer, N.B. avoid double counting - (\*\*) I=lower, C=middle, S=upper. (\*\*\*) Do not include shares in companies in which the H.H. or other household members work.

#### (SHOW CARD C40)

C40. How would you describe your attitude when you manage your financial investments? Are you someor	e who looks for	RISFIN
VEDV LUCH returns, reportions of a LUCH risk of loging part of your conital?	4	

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

#### LOW returns, WITHOUT any RISK of losing your capital?.....4

#### (SHOW CARD C41)

÷

Let us now talk about debts (i.e. loans, mortgages, consumer credit, etc.) taken out to cover the needs of the house and of the household (do C41. not include debts connected with your business). At the end of 2006 did your household have debts with banks or financial companies or for instalment payments? (Read aloud and enter codes)

(If "Yes") What was their amount? Consider the whole amount of debt outstanding on 31 December 2006.

	DEE	<b>BITA</b> .	E TDEBITA E
	YES	NO	AMOUNT
a) debts for the purchase or renovation of <u>buildings</u> ?	1	2	(If"Yes")→ €   ,   ,  _
b) debts for the purchase of tangible goods (jewellery, gold, etc.)?	1	2	(If"Yes")→ €   ,  _ ,  _
c) debts for the purchase of motor vehicles (car, etc.)?	1	2	(If"Yes")→ €   ,  _ ,  ,
<ul><li>d) debts for the purchase of <u>furniture</u>, household appliances, etc.?</li></ul>	1	2	(If"Yes")→ €   ,   ,
e) debts for the purchase of <u>non-durable goods</u> (holidays, fur coats, other)?	1	2	(If "Yes") <b>→</b> €   ,  _ ,  ,  _

#### If debts were contracted to purchase motor vehicles/furniture, household appliances/non-durable goods ("Yes" to Question C41 c,d,e), ask Question C42-C46 otherwise go to Question C47.

C42. Regarding these debts, do you remember what the interest on them is, including all charges (APRC)?

If more than one debt has been contracted for the same item, refer to the largest. <b>TAXCTAXE</b>		
c) debts to buy motor vehicles (car, etc.)		%
d) debts to buy furniture, household appliances, etc.		%
e) debts to buy non-durable goods (holidays, fur coats, etc.) or for other reasons		%

	TAXVCTAXVE					
Or, approximately	Motor vehicles	Furniture, household appliances, etc	aarabree,			
- less than 6%	1	1	1			
- between 6% and 9%	2	2	2			
- between 9% and 12%	3	3	3			
- between 12% and 15%	4	4	4			
- 15% or more	5	5	5			

#### C43. How much do you spend per year on payments of loan instalments ?

If more than one debt has been contracted for the same iten	
c) debts to buy motor vehicles (car, etc.)	AMOUNT   _ _ , , ,  €
	€ [_],[_]_],[_]_] or for other reasons€ [_],[_]_],[_]

#### Who gave you the loan? CHIFINC-CHIFINE: C44.

If more than one debt has been contracted for the same item, refer to the largest.			
	Motor vehicles	Furniture, household appliances, etc.	Non-durables, other
- the same bank where you have your account	1	1	1
- the only lender suggested by the shop where you bought the goods	2	2	2
- one of the lenders suggested by the shop where you bought the goods	3	3	3
- another lender	4	4	4

#### Why did you choose that lender? (Interviewer, read out the choice of answers) MOTFINC-MOTFINE C45.

	Motor vehicles	Furniture, household	Non-durables,
		appliances, etc.	other
- it was the only lender that would grant the loan	1	1	1
<ul> <li>the financial terms were better than those offered by other lenders</li> <li>the non-financial terms were better than those offered by other lenders (e.g. faster</li> </ul>	2	2	2
disbursement time)	3	3	3
- it was the first lender I contacted	4	4	4

C46. Regarding the largest loan taken out for the purchase, in instalments, of one of the goods above, were you offered special terms for payment by instalment (e.g. interest free or discount on the price compared with cash payment)? FINAG

- Yes	1
- No	2

C47.	On 31 December 2006 did your household have any <u>cre</u> CREDIT/DEBIT(If "Yes") For how much? TCREDIT/T		vith <u>fri</u>	iends or	relatives	not residin	g in the	same	house/flat?
	- credits - debts			(lf "Yes" (lf "Yes"	) <b>→</b> €   ) <b>→</b> €	AMOUNT ,   ,  ,   ,	 		
C48.	Did your household apply to a bank or financial company for a loa	an or mortga	ge in 2	2006?					
	- Yes	1							
	- No	2 <b>→</b>	Ques	tion C51	Μυτυς	DR			
C49.	Was the request granted in full, in part, or rejected? <b>MUTUOE</b> - granted in full granted in part rejected	1 2		→ En	d of Sect	ion			
C50.	What reason was given for the rejection (or partial rejection)?		-						
	- Central Credit Register report other reasons	2		→ En	d of Secti	on			
C51.	(If "No" to Question C48) Did you or another member of your h mortgage in 2006 but change your mind because you thought the					or financial o	company f	or a loa	n or
	- Yes			MUT	UORIC				
	- No	2						•	
							→Go to	Sectio	nυ

D. PRINCIPAL RESIDENCE	AND OTHER PROPERTY
(Questions D01 to D28 refer to the household's residence on 31 December 2006, if different from the current residence) D01. When did your household first come to live here?	<b>D09</b> . In 2006 did you make payments on a loan for the purchase of this dwelling? <b>MUTUOAB</b>
- Year     <b>ANABIT</b>	- Yes 1 - No
(SHOW CARD D02) D02. Your household's home on 31 December 2006 was? ( <i>Read</i>	D10. How much did you pay in principal and interest on the loan in
aloud) GODABIT	2006? TMUTUOAB
- owned by the household 1 → Question D03	€  _,    in 2006
- rented or sublet 2 → Question D17	D11. What was the balance still owing on 31 December 2006 ? TMUTUOA2
<ul> <li>occupied under redemption agreement 3 → Question D03</li> <li>occupied in usufruct</li></ul>	€   ,   ,
occupied in usufruct 4     occupied free of charge, i.e. lent by	D12. Was the loan subsidised? - Yes 1 MUTUOAG
friends or relatives or given in exchange for services such as caretaking, cleaning and so on	- Yes 1 <b>MUTUOAG</b> - No 2 - Don't know 3
	D13. What was the initial amount of the loan? MUTUOIN
(If owned by household or occupied under redemption agreement, codes 1 or 3 to Question D02) D03. Is your household the sole owner of the dwelling?	- €   ,  ,  ,
- Yes	D14. What is the total duration of the loan?
- No	-    years MUTUODU
D04. What share does your household own?	D15. Is the interest rate fixed, floating or zero? TIPOTAX
-    % QUOPRO	D16. (If fixed or floating rate) What is the interest rate? Interest rate (in 2006) <b>TAXFIS</b>
D05. In what year did the household acquire <u>ownership</u> of the dwelling?	- fixed rate
- Year   _  ANPOSS	- zero interest rate
<b>D06</b> . Which member(s) of the household own(s) the dwelling?	→ Go to Question20
(N.B. Use the member reference numbers from Section A - Composition of household)	(If rented or sublet, code 2 to Question D02) D17. What was your <u>monthly</u> rent in 2006, excluding condominium charges, heating and other expenses?
<ul> <li>owner(s) (enter member reference number)</li> <li>PRO1 9</li> </ul>	€ _ _ , _ _  per month <b>TFITTO</b>
	(If rented or sublet, code 2 to Question D02)
(SHOW CARD D07) D07. How did the household acquire ownership of the dwelling?	D18. Is your rental agreement ? ( <i>Read aloud, one answer only</i> , TIPOAFF
<ul> <li>purchased from <u>private individual</u>1</li> <li>purchased from <u>private firm/organisation</u></li> </ul>	- rent-controlled 1 - in derogation of rent control 2
(e.g. construction company, etc.)	- non-resident let/office 3
<ul> <li>purchased from <u>public-sector firm/agency</u></li> <li>(e.g. pension fund)3</li> </ul>	- informal/friendly arrangement
- inherited	- welfare rent ( <i>canone sociale</i> )
- part purchased/part inherited5	- other
<ul> <li>received as a gift6→ QuestionD20</li> <li>built by family/in a cooperative with others7</li> <li>other</li></ul>	(If rented or sublet, in usufruct or free of charge, codes 2, 4 or 5 to Question D02)
(If code 7 to Question D07 refer to the cost of building the	D19. Who owned the household's dwelling on 31 December 2006? PROPRIET
dwelling)	- parents 1
<b>D08</b> . What was the purchase price of the dwelling?	- children 2
- €  <u>   ,      </u>	- other relatives
If the household incurred debts to purchase or repevete property	- other private individuals
If the household incurred debts to purchase or renovate property ("Yes" to Question C31a) ask Question D09, otherwise go to	- pension fund (INPS/INAIL, etc.)
Question D20	- IACP, town, province, region 7
	- other public body
	- other (please specify) 9

#### (If owned, occupied under redemption agreement, in usufruct or free of charge, codes 1, 3, 4 or 5 to Question D02)

D20. <u>Imagine</u> you wanted to let your house/flat, what monthly rent do you or your household think could be charged? Do not include condominium charges, heating or other expenses.

€|\_|\_|,|\_|\_| per month **TFITIMP** 

#### ALL HOUSEHOLDS

D21. Where is the house/flat located?

#### (Read aloud, one answer only) UBIC1

- isolated area, countryside	1
- outskirts of town	2
- between outskirts and centre	3
- centre	4
- other	5
- village	6

#### D22. How do you rate the area in which the house/flat is located? (Read aloud, one answer only) UBIC2

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

#### **D23**. How do you rate the house/flat?

(Read aloud, one answer only)	CATABIT	
- luxury		1
- upscale		2
- mid-range		3
- modest		4
- low-income		5
- very low-income		6

## D24. How large (in square metres) is the house/flat? (Consider the usable area)

D25. When was the building constructed? year |\_\_|\_|ANCOSTR

D26. How many bathrooms does the house/flat have? BAGNI

- 1 bathroom	1
- 2 or more bathrooms	2
- none	3

D27. Does the house/flat have a (own or centralised system) heating system? RISCALD

- Yes	
- No	

D28. In your opinion, how much is your house/flat worth(unoccupied)? In other words, what price could you ask for it (including any cellar, garage or attic)? Please give your best estimate.

1 2

- a total of:

€ |\_\_|,|\_|,|\_|,|\_| VALABIT

#### ALL HOUSEHOLDS

D29. Did your household take a holiday or short break in Italy or abroad in 2006? - Yes	1					
- No	2	→ Question D31				
(If "Yes")						
D30. Where did you stay? (multiple answers possible) VACDOV1 3						
- Hotel, camping site, self-catering 1	<b>&gt;</b>	Interviewer, bear the completing Annex D1	answer	in	mind	when
- Own property2						
- House owned by others						
(SHOW CARD D31)						

D31. Did you or another member of your household own (either outright, under a redemption agreement, in remainder) other houses, premises (shops, offices, garages) or agricultural or non-agricultural land, either in Italy or abroad, on 31 December 2006? (If "Yes") How many? (Interviewer, read out one item at a time and enter codes)

(Interviewer, check answers to Question 12 in Annex B2 and Question 11 in Annex B3)

TYPE OF PROPERTY	No. BUILDINGS/LAND OWNERSHIP OWNED
a) <u>Other</u> dwellings owned (not including the household's home) <u>holiday</u> properties, <u>lettings</u> , property <u>lent</u> to friends or relatives, used for <u>business purposes</u> or <u>given in usufruct</u> ?	ALTRAB       NALTRAB         - Yes1       →             - No2
b) <u>Other premises</u> or buildings (shops, offices, hotels, warehouses, garages, parking places, sheds)?	ALTRFAB NALTRFAB - Yes1 →     - No2 Fill in a column of ANNEX D1 for each property owned (after completing Question D31)
c) <u>Agricultural land</u> (adjoining or separate from house, for agricultural use)?	TERAGR     NTERAGR       - Yes1     →           - No2
d) <u>Non-agricultural land</u> (with or without buildings)? 1 2	TERNAGR       NTERNAGR         - Yes1       →             - No2

D32. During 2006 did your household make advance payments on property (all types, including non-residential property) that it does not yet own?

## ANTIC

D33. (If "Yes") How much did you pay in 2006?

- Yes	1	→	€  ,  _ ,  ,	Amount paid in 2006 ANTICIPI
- No	2			

#### PROPERTY OWNERS (principal residence and other properties)

**D34.** Considering <u>all properties</u> owned by your household, did you (or your household) incur expenses for <u>extraordinary maintenance</u> in 2006? Extraordinary maintenance expenses are those related to extensions, improvements, renovation, repair, refurbishment, exteriors, etc.

D35.	(If "Yes") How much did you spend?	MANSTRA EXPENSES	TMANSTRA AMOUNT
	a) extraordinary maintenance of principal residence	- Yes 1 - A	▶ €  ,  ,
	<ul> <li>b) extraordinary maintenance of other properties (other dwellings)</li> </ul>	MANSTR2	TMANSTR2
	and buildings)	- Yes 1 🚽	▶ €  ,   ,

→ Go to Section E

#### (SHOW CARD E01)

- E01. Did you (or your household) <u>buy</u> any of the following in 2006? (Interviewer, read out one item at a time and enter codes)
- E02. (If "Yes") What is the total value of the objects bought? (Even if they were not paid for in full)

		YES ACC	s no QUI1	i	e of objects purchased n 2006 (paid for or not) ACQUISA C
-	valuables				
	(jewellery, ancient or gold coins, works of art, antiques		_		
	including furniture)	1	2	(If "Yes")→	€  ,  _,,
-	means of transport				
	(cars, motorcycles, caravans, motor boats, boats, bicycles)	1	2	(If "Yes") <b>→</b>	€    ,
-	furniture, furnishings, household appliances and sundry equipment (furniture, furnishings, rugs and carpets, lamps, small household appliances, washing machine, dishwasher, vacuum cleaner, floor polisher, TV, PC, fridge, cooker, heater, air conditioner, radio, video-recorder, CD pla				
	HI-FI equipment, mobile phone, fax machine, camera, camcorder, etc.)	1	2	(If "Yes") <b>→</b>	€    ,

E03. Did you (or your household) <u>sell</u> any of the following in 2006? (*Interviewer, read out one item at a time and enter codes*)
 E04. (*If "Yes"*) What was the total value of the objects <u>sold</u> (i.e. the amount received)?

			s NO D1 2	Value of objects sold in 2006 VENDA B	
-	valuables (jewellery, ancient or gold coins, works of art, antiques including furniture)	1	2 (If "Yes"	′)→ €  . _ .  .  .	_
-	means of transport (cars, motorcycles, caravans, motor boats, boats, bicycles)	1	2 (If "Yes"	′) → € _ _ _ . _	

#### (SHOW CARD E05)

E05. Can you give an estimate, even a rough one, of the value of all the goods owned by the household at the end of 2006 in the following categories: valuables, means of transport, furniture/furnishings/household appliances?

(Interviewer, prompt if necessary) Think of what you would have received if you had sold them in 2006.

Estimated total value on 31 December 2006

-	valuables	
	(jewellery, ancient or gold coins, works of art,	JWOVA
	antiques including furniture)	€

- means of transport (cars, motorcycles, caravans, motor boats, boats, bicycles).....

 furniture, furnishings, household appliances and sundry equipment (furniture, furnishings, rugs and carpets, lamps, small household appliances, washing machine, dishwasher, vacuum cleaner, floor polisher, TV, PC, fridge, cooker, heater, air conditioner, radio, video-recorder, CD player, HI-FI equipment, mobile phone, fax machine, camera, camcorder, etc.) ...... JWOVAT € |\_\_|\_|,|\_\_|,|\_\_|,|\_\_|

**JWDURAT1** 

€ |\_\_|\_\_|,|\_\_|\_\_|

JWDURAT2

€ |\_\_|\_\_|,|\_\_|\_\_|

E06. Did you or anyone in your household pay maintenance (see Question A09) or make similar payments (including gifts) to relatives or friends not living with the household? (If "Yes") What was the amount of the payments?

	•	, , , , , , , , , , , , , , , , , , , ,	YES	NO		Amount of payments in 2006	
			CONTRA	۰	C	ACONTRA O	•
	-	maintenance	1	2	(If"Yes") <b>→</b>	€  _ ,  _	
	-	RECURRENT financial contributions to relatives or friends (e.g. rental, monthly allowance, etc.)	1	2	(If"Yes") <b>→</b>	€   ,	
	-	OCCASIONAL financial contributions to relative or friends (e.g. on marriage, graduation, special occasions)	1	2	(If"Yes")→	€   ,	
E07.	(	If "Yes" to recurrent contributions ) How much of the RECURRENT fi RIMESSE		ribut	•	relatives living abroad? <b>ng enter 0)</b>	%
(SHC E08.	Ү <u>а</u>	CARD E08) You said that your household spends approximately in cash per month verage per month in 2006, in cash, by credit card, cheque or Bancomat consider all spending, for both food and non-food, and <b>exclude</b> only the	card, on <u>all</u>	cons	uestion C24	). How much did your h	III
		purchases of valuables, cars, maintenance, allowances (as above) extraordinary maintenance of dwelling rental of dwelling mortgage instalments life insurance premiums contributions to private pension funds					
		average monthly spending on all consumption €  ,		<u>per i</u>	<u>month</u> in 200	6 CONS	
E09.		Vhat, instead, is your <u>average monthly expenditure on <b>food alone</b>? Thi n meals eaten <u>regularly</u> outside the home.</u>	s includes s	pend	ling on food i	in supermarkets and the	e like and spending
		average monthly spending on food €   ,	_	per n	<u>nonth</u> in 2006	6 JCONSAL	
	(	N.B. Check against income declared by interviewee.)					
E10.		your opinion, how much does a household like yours need per month in	order to live	reas	onably comf	ortably but not in luxury?	POVLIN

E11. Is your household's income sufficient to see you through to the end of the month? **CONDGEN** (*Interviewer, read out the answers*)

- with great difficulty	1
- with difficulty	
- with some difficulty	
- fairly easily	
- easily	5
- very easily	
· ·	

	- Yes	1 → Question E14 NIDO
	- No, we look after the child ourselves	2→Question E13
	- No, the grandparents look after the child	3→Question E13
	- No, other people look after the child (baby-sitter, friends,)	
E13.	What were the main considerations that led you to decide not to send your child to a day nursery	y?
	Interviewer, do not prompt. No more than two answers. NONID01-NONID09	
	- fixed hours	
	- expense	
	- distance from home - shortage of places	
	- unhappy about the quality of the contribution to the child's development	
	<ul> <li>poor quality of developmental programmes and/or staff</li> </ul>	
	- we prefer to follow the child's development ourselves	
	- parents/grandparents available to look after the child	
	- other (please specify)	9
E14.	(If "Yes" to Question E12) How many hours a day?   _  ORENIDO	

(If "Yes" to Question E12) Please rate your satisfaction with each of the following services offered by the day nursery on a scale from 1 E16. to 10, where 1 is not satisfied at all and 10 is completely satisfied? SOD1-SOD5

- Flexibility of daily opening hours		ı I
- Availability of service throughout the year	 	 
- Quality of meals		
- Quality of staff		<u> </u>
- Quality of facilities available for the children		Í

➔ Go to Section F

## **F. FORMS OF INSURANCE**

		Life insurance			
F01. Did you or another member of your he of the policy-holder's death. <u>Do not ir</u>				that make a lump sun	n payment in the event
- Yes1					
- No2	➔ Question F06	ASS1			
F02. How many life insurance policies did y	our household have in	2006?	No. of life insu	rance policies NASS	51
	1 <sup>st</sup> policy	2 <sup>nd</sup> policy	3 <sup>rd</sup> policy	4 <sup>th</sup> policy	5 <sup>th</sup> policy
(Ask Questions F03 to F05 for each life insurance policy the household had in 2006)	ASS1C15				
F03. Member insured (policy-holder) (Member reference number –					
Section A – Composition of household) →			1 1		
			II		
F04. In what year did the policy start?	L_  _  ASS1A1 5				
F05. How much did your household pay	ASS1S1 5				
for each policy in 2006?	€  ,  _	€  ,	€  _ ,	€  _ ,	€  ,  _
	Health ins	urance (accident a	nd sickness)		
F06. Did you or another member of your ho	ousehold have private h	nealth insurance (accid	lent and sickness) in 20	006? <b>ASS4</b>	
- Yes					
- No		2- Question F10			
F07. How many health insurance policies d	lid your household hav	e in 2006?    NA	ASS4		
(Interviewer, use one column for eac	ch policy)				
	1 <sup>st</sup> policy	2 <sup>nd</sup> policy	3 <sup>rd</sup> policy	4 <sup>th</sup> policy	5 <sup>th</sup> policy
ASS4C11 19 ASS4C51 59 F08. Which members of your household did the policy cover in 2006? (Member reference number(s) – Section A – Composition of household)					
ASS4S1 5 F09. How much did your household pay for this policy in 2006?	€ _ _ , _ _ _	€   ,	€  _ ,  _	€   ,	€   ,

#### Private pensions, life annuities and life insurance investments F10. In 2006 did you or another member of your household pay into a pension or life insurance fund providing a private (or additional) pension, a life annuity or a lump sum in the future (e.g. under children's saving plans)? ASS2 - Yes ..... → Question F19 2 - No..... F11.How many private (additional) pension funds, life annuities or life insurance investments did your household have in 2006? No. of pensions, annuities, etc. | | NASS2 (Ask Questions F12 to F18 for each 1<sup>st</sup> policy 3<sup>rd</sup> policy 4<sup>th</sup> policy 2<sup>nd</sup> policy 5<sup>th</sup> policy pension, annuity or life insurance investment of household in 2006) F12. Member covered by fund (policy-ASS2C1 ...5 holder) (N.B. Member reference number from Section A - Composition |\_\_\_\_| |\_\_\_| |\_\_\_| |\_\_\_\_| 1 of household) → F13. What type of fund was it? ASS2G1 ... 5 (Read aloud) - individual ..... 1 1 1 1 1 - group, but paid entirely by the policy-holder ..... 2 2 2 2 2 - group, with employer contribution ..... 3 3 3 3 3 don't know ..... 4 Δ 4 Δ Δ ASS2A1 ... 5 F14. In which year did premium |\_\_|\_\_| |\_\_|\_\_| |\_\_|\_\_| |\_\_|\_\_| |\_\_|\_\_| payments start? ..... ASS2D1 ...5 F15. Does the fund allow you to withdraw all or part of the accumulated capital? 1 1 1 1 1 - Yes ..... 2 2 2 2 2 - No..... ASS2K1 ... 5 F16. (If "Yes"). How much capital had |\_\_|\_\_| |\_\_|\_\_| |\_\_\_|\_\_| |\_\_|\_\_| |\_\_|\_\_| been accumulated on 31 December 2006? ..... ASS2R1 ... 5 **F17**. At what age will you begin to draw your pension/annuity or receive the lump sum? ASS2S1 ... 5 F18. How much did your household pay 2006 for in each €|\_\_|,|\_\_|\_| €|\_\_|,|\_\_|\_ €|\_\_|,|\_\_|\_| €|\_\_|,|\_\_|\_| €|\_\_|,|\_\_|\_| pension/annuity?

Casualty insu	Casualty insurance (excluding compulsory automobile liability insurance)										
<ul> <li>F19. Did you or another member of your househo compulsory automobile liability insurance)?</li> <li>Yes</li> <li>No</li> </ul>	<b>ASS3</b>		licy/policies in 2006 (do not include								
NASS31NASS33	means of transport	land and buildings	persons								
F20. How many policies did you have for?											
F21. How much did your household pay for these	premiums in 2006? € _	_ , _ _ _  ASS3S									

Г

THE INTERVIEW IS OVER. THANK YOU FOR YOUR COOPERATION.

→ N.B. Interviewer, before completing the interview fill in Section G

## G. INFORMATION TO BE PROVIDED BY THE INTERVIEWER

G1. Duration of interview (in minutes) |\_\_\_|

DURATA

## ASSESSMENT OF THE INTERVIEW

(Interviewer, rate the interview on a scale from 1 to 10, in which 1=lowest and 10=highest)

	score
	1=lowest
	10 = highest
G2. How do you rate the interviewee's level of understanding of the questions? COMPRENS	/ _1_ _0_
G3. (if born abroad) How do you rate the <u>interviewee's ability to speak Italian</u> ? ITA	/ _1_ _0_
<b>G4</b> . How do you rate the <u>reliability</u> of the information on <u>income and wealth</u> provided by the interviewee? <b>VERORED</b>	/ _1_ _0_
<b>G5</b> . How do you rate the general <u>atmosphere</u> is which the interview took place? <b>KLIMA</b>	/ _1_ _0_
G6. How <u>easy</u> do you think it was for the interviewee to answer the questions? <b>FACIL</b>	/ _1_ _0_

(Interviewer, fill in every part)	
I declare that I personally put all the questions in this questionnaire to the head of the household.	
Date: Signature:	

## **INFORMATION ON PAYROLL EMPLOYEES**

## QUESTIONNAIRE No. |\_\_\_\_\_| |\_ |\_ |**NQUEST**

## N.B. Fill in one annex for each member of the household. If the member concerned is absent, the annex may be completed with other members of the household who have knowledge of the facts.

Ī		H.H.	MEMBERS OF HOUSEHOLD NORD										
	Member ref. number 🗲	1	2	3	4	5		6	7		8		9
-	Name (write out) →												
IN	INTPER												
E	Enter the reference number o	of the persor	n answering		H.H.	1 2	3	4	5	6	7	8	9

## THE FOLLOWING QUESTIONS RELATE TO PAYROLL EMPLOYMENT

(If more than one payroll job was performed in 2006, fill in a separate Annex B1 for each)

#### 1. Please indicate

THE WORK IS YOUR:	- main activity - secondary activity	1 <b>ATTIVP</b> 2
YOU WORKED:	- full-time - part-time	1 <b>PARTIME</b> 2
TYPE OF CONTRACT:	- permanent - fixed-term - temporary	1 <b>CONTRATT</b> 2 3
PERIOD OF WORK		TUTTANNO
(including normal	- all year	1 TUTTANNO
holiday periods):	- part of the year	2 → How many months?    MESILAV

2. Can you say how many people are permanently employed, in Italy as a whole, in the firm where you work? (public-sector employees = NA\*- Code 7)

- 4 or less	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	

3. How many hours did you work on average per week in 2006, including paid and unpaid overtime?

no.	of hours	ORETOT
	0	

-

4. Did you have any opportunity to do specifically paid overtime in 2006?

→ Question 6 PSTRA

5. How many hours of paid overtime did you work on average per week in 2006?

- average hours of overtime per week

6. Did you take all the holidays to which you were entitled in 2006 (including paid leave)?

- Yes..... 1 FERIEDI

- No ...... 2 → How many days of holiday/leave did you not take? |\_|\_| FERIENO

(CONT.)

## (SHOW CARD 7- annex. B1)

- Can you calculate how much you earned in 2006 as a <u>payroll employee</u>, net of tax and social security contributions? Do not include any severance pay, withholding tax, social security contributions or luncheon vouchers. Please include all the items listed below when you make your calculations:
  - 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 allowances
  - 4. other compensation (family allowances, productivity bonuses, sales commissions, etc.)

Total earned income in 2006 €|\_\_|,|\_\_|\_\_|,|\_\_|\_| YLM

8. Did you receive any fringe benefits in 2006 in the form of luncheon vouchers, trips, company cars, etc. (excluding housing)?

- Yes	1	IN	TEG
- No	2	→	End of annex

(If "Yes")

9. What was the monetary value of these benefits in 2006?

€|\_\_|\_\_|,|\_\_|\_| YLNM

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

Remarks:

## MEMBERS OF PROFESSIONS, SMALL EMPLOYERS, OWN-ACCOUNT WORKERS, B2 CONTINGENT WORKERS EMPLOYED ON OWN ACCOUNT (COLLABORATION, OCCASIONAL AND PROJECT CONTRACTS, ETC.)

QUESTIONNAIRE No. | | | | | | NQUEST

N.B. Fill in one annex for each member of the household. If the member concerned is absent, the annex may be completed with other members of the household who have knowledge of the facts.

	H.H.		MEMBERS OF HOUSEHOLD NORD									
Member ref. number 🗲	1	2	3	4	5		6	7		8		9
Name <i>(write out)</i> →												
INTPER												
Enter the reference number o	of the persor	n answering		H.H.	1 2	3	4	5	6	7	8	9

THE FOLLOWING QUESTIONS RELATE TO THE WORK OF MEMBERS OF THE PROFESSIONS, SMALL EMPLOYERS, OWN-ACCOUNT WORKERS AND CONTINGENT WORKERS EMPLOYED ON OWN ACCOUNT (COLLABORATION, OCCASIONAL AND PROJECT CONTRACTS, ETC.)

(If the interviewee was engaged in more than one type of self-employment in 2006, fill in a separate Annex B2 for each)

1.	The work is your:	- main activity	1
		- secondary activity	2 ATTIVP

2. Period of work (including normal holiday periods):

- all year1	TUTTANNO
- part of the year2	
- occasional3	MESILAV

3.	Type of work:	PROF
	- member of profession	
	- small employer	
	- own-account worker	.3
	- contingent worker on own account (collaboration,	
	occasional, project contract, etc.)	4 -> Question 7

## 4. What is the legal form of the firm? FORGIU - SRL......1

- 51 A	Z
- SAA	3
- SCRL	4
- SCRI	
- SAS	6
- SNC	
- Sole proprietorship	

5. Number of workers, including owner(s).

- |\_\_|\_ NUMADD
- of which, payroll staff:

6. What share is owned by your household?

- |\_\_\_| % QUOPRO

7. How many hours did you work on average per week in 2006?

- no. hours |\_\_|\_| ORETOT

8. What were your earnings from work in 2006?

€|\_|\_|,|\_|\_|,|\_| **FATLOR** 

9. What were your earnings in 2006 net of all expenses, taxes and contributions?

Interviewer, if the respondent has difficulty answering, calculate earnings as follows:

REVENUES (see answer to Question 8) a. revenues from the sale of goods and services net of VAT	
b. other receipts	
less	
EXPENSES	
a. <u>ordinary maintenance</u>	
b. purchases of <u>raw materials</u> or goods	
<ul> <li>c. <u>employee</u> compensation, including social security contributions</li> </ul>	
d. current expenses	
e. <u>rent of premises</u> , if any	
f. <u>taxes</u> and <u>contributions</u>	
g. other expenditure (interest payments, leasing instalments, depreciation/provisions)	
equals	
Net earnings from your work in 2006. Interviewer, for a loss place a minus sign (-) before the amount	
_ € <u> _ , _ , _ </u>  YM	

10. Regarding the debts and credits associated with your business, if you exclude any debts contracted for the purchase of goods destined for household use, what was the amount of your outstanding debts on 31 December 2006 ... (Interviewer, read out one item at a time and enter answers) DEBCR1 ... 5

	Yes	No	31 December 2006
- Medium and long-term debts for land or buildings for use in your business?	1	2	(If "Yes")
- Medium and long-term debts (over 18 months) for business investments?	1	2	(If "Yes") <del>→</del> €  , _ _ , _ , _ _
- Short-term debts (less than 18 months) with banks or financial companies?	1	2	(If "Yes") <b>→</b> €  , _ _ , _ , _ _
- Trade debts (suppliers)?	1	2	(If "Yes") <b>→</b> €  , _ _ , _ , _ _
- Trade credits (customers)?	1	2	(If "Yes") <b>→</b> €  ,   ,  ,  _

#### (If is there is at least one payroll employee in the household, see Question5)

11. When a payroll employee ceases employment, a firm has to give severance pay. How much did your total liability to all employees for severance pay amount to at the end of 2006 (*TFR* fund)? **TFR** 

€|\_\_|,|\_\_|,|\_\_|,|\_\_|

**12**. Does your firm own land or buildings for use in the business?

#### - Yes......1→ Interviewer, bear this answer in mind when completing Annex D1 IMMOB - No......2

## 13. How much do you think your business would be worth if you wished to stop working and sell it? Include any equipment used, stocks and goodwill but exclude the value of buildings and land and any debts.

€|\_\_|,|\_\_|,|\_\_|,|\_\_| VALAZ

of which, <u>value of machinery or equipment</u> €|\_\_|,|\_\_|,|\_|\_| VALSTRU

of which, value of stocks

€|\_\_|,|\_|\_|,|\_|\_| VALMAG

of which, <u>value of goodwill</u> (e.g. licences, client portfolio, etc.) €|\_\_|,|\_\_|,|\_|\_| VALAVV

Remarks:

END OF ANNEX

FAMILY BUSINESS	B3
(only 1 annex for all household members)	
QUESTIONNAIRE No.   _ _ _ NQUEST	

## INTPER

Enter the reference number of the person answering	H.H. 1	2	3	4	5	6	7	8	9

## THE FOLLOWING QUESTIONS REFER TO FAMILY BUSINESSES

## INFORMATION ON ALL THE HOUSEHOLD MEMBERS WORKING IN THE FAMILY BUSINESS

### (Enter the member reference numbers from Section A - Composition of household)

	Member reference number → IND1 6				
	Name(write out)->				
1.	The work is your: ATTIVP1 6				
	- main activity	1	1	1	1
	- secondary activity	2	2	2	2
<b>2</b> .	Number of months worked in 2006 (including normal				
	holiday periods): MESILAV1 6				II
3.	How many hours did you work on average per week in				
	2006? ORETOT1 6				

4. Number of workers, including owner(s).

- |\_\_|\_ NUMADD
- of which, payroll staff:
- |\_\_|\_ NUMDIP
- 5. What share of the business is owned by your household?

- |\_\_\_| % QUOPRO

6. What is the legal form of the firm? FORGIU

- Informal or de facto partnership......9

N.B. For the next questions refer <u>ONLY</u> to the share owned by the household.

7. What were the gross earnings from the business in 2006?

€|\_|\_|,|\_|\_|,|\_| **FATLOR** 

### (SHOW CARD 8 - Annex B3)

8. What were the earnings from your business in 2006 net of all expenses, taxes and contributions? *Interviewer, if the respondent has difficulty answering, calculate earnings as follows:* 

#### REVENUES (see answer to Question 7)

- a. revenues from the sale of goods and services net of VAT
- b. other receipts

 less

 EXPENSES

 a. ordinary maintenance

 b. purchases of <u>raw materials</u> or goods

 c. employee compensation, including social security contributions

 d. current expenses

 e. rent of premises, if any

 f. taxes and contributions

 g. other expenditure (interest payments, leasing instalments, depreciation/provisions)

 equals

 Net earnings from your work in 2006. Interviewer, for a loss place a minus sign (-) before the amount

|\_\_| €|\_\_|,|\_|\_|,|\_|,|\_|\_| **YM** 

Regarding the debts and credits associated with your business, if you exclude any debts contracted for the purchase of goods destined for household use, what was the amount of your outstanding debts on 31 December 2006 ... (Interviewer, read out one item at a time and enter answers)
 DEBCR1 ... 5

	Yes	No	31 December 2006
- Medium and long-term debts for land or buildings for use in the business?	1	2	(If "Yes") <b>→</b> €  ,  _ ,  ,  _
- Medium and long-term debts (over 18 months) for business investments?	1	2	(If "Yes")
- Short-term debts (less than 18 months) with banks or financial companies?	1	2	(If "Yes") <b>→</b> €  ,  _ ,  ,  _
- Trade debts (suppliers)?	1	2	(If "Yes") <b>→</b> €  ,  _ ,  ,  _
- Trade credits (customers)?	1	2	(If "Yes") <b>→</b> €  ,  _ ,  ,  _

#### (If there is at least one payroll employee in the household)

When a payroll employee ceases employment, a firm has to give severance pay. How much did your total liability to all employees for severance pay amount to at the end of 2006 (*TFR* fund)? **TFR** € |\_\_|, |\_\_|, |\_\_|, |\_\_|

11. Does your firm own land or buildings for use in the business?

- Yes......1 → Interviewer, bear this answer in mind when completing Annex D1 IMMOB - No.......2
- 10
- 12. How much do you think your business would be worth if you wished to stop working and sell it? Include any equipment used, stocks and goodwill but exclude the value of buildings and land and any debts
   € |\_ |\_ |, |\_ |\_ |\_ |, |\_ | VALAZ

of which, value of machinery or equipment

€|\_\_|,\_|,\_|,\_|,\_| **VALSTRU** 

of which, <u>value of stocks</u> €|\_\_|,\_|\_|,\_|\_| **VALMAG** 

of which, <u>value of goodwill</u> (e.g. licences, client portfolio, etc.)  $\in ||_{|, ||_{|}} ||_{|} ||_{|} ||_{|} ||_{|} ||_{|} ||_{|} VALAVV$ 

Remarks:

END OF ANNEX

## WORKING SHAREHOLDER/PARTNER

QUESTIONNAIRE No. | | | | | NQUEST

N.B. Fill in one annex for each member of the household. If the member concerned is absent, the annex may be completed with other members of the household who have knowledge of the facts.

Ĩ		H.H.		MEMBERS OF HOUSEHOLD NORD							
	Member ref. number 🗲	1	2	3	4	5	6	7	8	9	
	Name (write out) →										
INTPER											
1	Enter the reference number o	of the person	answering		H.H.	1 2	3 4	56	5 7	8	9

THE FOLLOWING QUESTIONS REFER TO THE ACTIVITY OF WORKING SHAREHOLDERS/PARTNERS

N.B. If a member of the household is working shareholder/partner in 2 or more businesses, fill in a separate Annex B4 for each

1. The work is your: **ATTIVP** 

- main activity .....1

- secondary activity ......2
- 2. Period of work (including normal holiday periods):
  - all year .....1 TUTTANNO

**3**. Number of workers in the firm:

- |\_\_| NUMADD

- of which, payroll staff:

- |\_\_|\_| NUMDIP

4. What is the legal form of the firm? FORGIU

- SAS.....
- SNC .....
- Informal or de facto partnership

5. How many hours did you work on average per week in 2006?

		_			OT
- no. of hours		( C	ЭΚ	EI	

6. How much did you receive, net of tax, in 2006 as <u>fixed compensation</u> for your work in the firm?

6 7

8

(I did not receive any fixed compensation in 2006=0) € [\_\_,|\_\_|\_\_|,|\_\_|\_| COMPFISS

7. How much did you personally receive in distributed profits, net of tax, in 2006?

(no profits were distributed in 2006=0) € [\_\_|,|\_|\_|,|\_|\_|,|\_\_| **DIVIDUT** 

8. What percentage of the business do you own?

- |\_\_\_| % QUOPRO

9. What was the market value of the firm (your share only) on 31 December 2006?

€|\_|\_|,|\_|\_|,|\_| **PARTECIP** 

Remarks:

END OF ANNEX

## **PENSIONERS**

N.B.

## QUESTIONNAIRE No. | | | | | NQUEST

N.B. Fill in one annex for each member of the household. If the member concerned is absent, the annex may be completed with other members of the household who have knowledge of the facts.

	H.H.		MEMBERS OF HOUSEHOLD NORD									
Member ref. number 🗲	1	2	3	4	5		6	7		8		9
Name (write out) ➔												
INTPER												
Enter the reference number	of the perso	n answering		H.H.	1 2	3	4	5	6	7	8	9

### THE FOLLOWING QUESTIONS CONCERN PENSIONS

If the interviewee receives more than one pension, fill in one column for each pension. If the interview receives more than 4 pensions, fill in <u>another Annex B5</u>

PENSION	First pension	Second pension	Third pension	Fourth pension
(SHOW CARD 1-2 – Annex B5) 1. In 2006 did you receive a pension? Which body paid your pension? - INPS	ENTEPEN	1	1	1
- INPDAP (former social security bodies run by the Treasury)	2	2	2	2
- State - INAIL - Private Italian provider (pension fund, insurance	3 4 5	3 4 5	3 4 5	3 4 5
company) - Foreign provider - Other ( <i>please specify</i> )	6	6	6	6
2.What type of pension did you receive?	TIPOPEN			
<ul> <li>retirement pension</li> <li>state (welfare)</li> <li>disability/infirmity (social security)</li> <li>disability (healthcare)</li> <li>survivor's</li> </ul>	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
- war - personal pension (voluntary contributions) - other <b>(please specify)</b>	6 7	6 7 	6 7	6 7
3. When did you start receiving the pension?	<b>DECOR</b>			
<ol> <li>How much did you receive in pension benefits net of tax <u>per month</u> in 2006?</li> </ol>	<b>TPENS</b> €  _ ,  _	€  ,.	€  ,  _	€  _ ,
5. For how many months?	MESIPEN Months	Months	Months	Months
6. Did you receive any pension arrears in addition to ordinary payments in 2006?	ARRET			
- Yes - No	1 2	1 2	1 2	1 2
(If "Yes") TARRET How much did these arrears amount to? (If the interviewee received a RETIREMENT PENSION that did not involve voluntary	€   ,	€  ,	€  _,  _	€  ,
<ul> <li>contributions)</li> <li>7. Thinking back to when you began to receive your pension, what percentage of your <u>last wage</u> (for self-employed, average monthly earnings) did your <u>first</u> monthly pension payment</li> </ul>	QUOTAPE	%	%	_ _ _ %
represent?	%			<sup>∞</sup>     <sup>∞</sup>

(CONT.)

Remarks:

END OF ANNEX

## OTHER INCOME, SUCH AS SCHOLARSHIPS, ALIMONY, ETC.

## QUESTIONNAIRE No. |\_\_|\_|\_|\_|NQUEST

## N.B. Fill in one annex for each member of the household. If the member concerned is absent, the annex may be completed with other members of the household who have knowledge of the facts.

	H.H.			MEMBE	ERS OF H	OUSEH	OLD	NORD				
Member ref. number 🗲	1	2	3	4	5		6	7		8		9
Name (write out) →												
INTPER												
Enter the reference number of	of the persor	n answering		H.H.	1 2	3	4	5	6	7	8	9

THE FOLLOWING QUESTIONS CONCERN OTHER INCOME, SUCH AS SCHOLARSHIPS, ALIMONY, ETC.

### (SHOW CARD 1 - Annex B6)

In 2006 did you <u>personally</u> receive other income. Of what type? (*Read aloud*) (*Interviewer, check the answers to Questions B18a-b-c*)
 What was the amount of this income in 2006?
 "Yes" to Question B18a:

10					
		Yes	No		Amount
<b>a1</b> .	redundancy benefits (C/G) CASDCASV	1	2	(If "Yes") <b>→</b> €	,
a2.	temporary unemployment benefits ( <i>mobilità</i> ) <b>MOBDMOBV</b>	1	2	(If "Yes") <b>→</b> €	,
a3.	other unemployment benefits DISDDISV	1	2	(If "Yes") <b>→</b> €	,
a4.	severance pay (including advances) LIQDLIV	1	2	(If "Yes") <b>→</b> €	,   ,

#### "Yes" to Question B18b.

Financial support (e.g. disabled persons' carers' allowance, maintenance, guarantee	d mini <b>Yes</b>		,	wance, etc) Amount
b1. from central government agencies ACEDACEV	1	2	(If "Yes") <b>→</b> €	,
b2. from regional government agencies AREDAREV	1	2	(If "Yes") <b>→</b> €	,
b3. from provincial government agencies APRDAPRV	1	2	(If "Yes") <b>→</b> €	,
b4. from municipal authorities ACODACOV	1	2	(If "Yes") <b>→</b> €	,
<b>b5</b> . from local healthcare offices (treatment allowance, etc.) <b>AUSDAUSV</b>	1	2	(If "Yes") <b>→</b> €	,
b6. from other local government bodies AELDAELV	1	2	(If "Yes") <b>→</b> €	,
b7. from private welfare organisations AIPDAIPV	1	2	(If "Yes") <b>→</b> €	,

"Yes"	to Question B18c:			
		Yes	No	Amount
<b>c1</b> .	scholarship BORSADBORSAV	1	2	(If "Yes") <b>→</b> €  _ _ , _ _
c2a.	gifts or cash ON A REGULAR BASIS (e.g. expenses, rent, monthly allowance etc.) from relatives or friends not living in the house	<b>DRR</b> 1		(If "Yes") <del>→</del> €  ,  _ ,  ,  _
c2b.	gifts or cash NOT ON A REGULAR BASIS (e.g. wedding, graduation, special occasions) from relatives or friends not living in the house	<b>DDRC</b> 1		(lf "Yes") <del>→</del> €  ,  _ ,  ,  _
<b>c3</b> .	alimony ALIMDALIMV	1	2	(/f "Yes") <del>→</del> €  ,  _ ,  ,  _
<b>c4</b> .	other income ALTREDALTREV	1	2	(If "Yes") <b>→</b> €  _ _ , _ _

Remarks:

## **PROPERTY OWNED AT THE END OF 2006**

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

QUESTIONNAIRE No. |\_|\_| | NQUEST

## THE NEXT QUESTIONS CONCERN ANY PROPERTY OWNED ON 31 DECEMBER 2006

## N.B.

If the household owns more than one property, fill in one column for each. If the household owns more than 3 properties, fill in <u>another Annex D1</u>

	PROPERTY	First property	Second property	Third property
 1.	Type of property	TIPOIMM		
	<ul> <li>other dwellings (not including the one where the household lives)</li> <li>other buildings, i.e.</li> </ul>	1	1	1
	- offices	2.1 2.2	2.1 2.2	2.1 2.2
	- shops	2.2	2.2	2.3
	- workshops/laboratories - carports, garages, cellars	2.4 2.5	2.4 2.5	2.4 2.5
	- agricultural land (with or without buildings)	3	3	3
	- non-agricultural land (with or without buildings)	4	4	4
2.	What share does your household own?	%	%	%
		QUOPRO		
3.	Which member(s) of the household own(s) the property? (Interviewer, use the member reference numberfrom Section A – Composition of household)			
	- owner(s) (enter member's reference number) →			
Qu	estions 4, 5 and 6 ONLY REFER TO DWELLINGS AND OTHER	PRO1 9		
BU	IILDINGS (DO NOT INCLUDE LAND)			
4.1	n what year did you acquire the property?	ANPOSS		
5.	surface area in square metres	sq.m.	sq.m.	sq.m.
		SUPAB		
6.	year of construction			
LA	ND ONLY	ANCOSTR		
7. <u>s</u>	surface area in hectares (land only)	hectares	hectares	hectares
	(1 hectare = 10,000 square metres)	SUPTE		
7a.	surface area in square metres (if less than 1 hectare)	sq.m.	sq.m.	sq.m.
		SUPTM		
AL	L PROPERTIES			
	HOW CARD 8 AnnexD1) What was the main use of the property in 2006?	USOIMM		
	- own holiday home	01	01	01
	- own use for self-employment, professional work, sole proprietorship or family business	02	02	02
	- other use by household	03	03	03
	<ul> <li>let all year to individual/household</li> <li>let all year to firm/organisation/club</li> </ul>	04 05	04 05	04
	- let part of year to individual/household	06	06	06
	<ul> <li>let part of year to firm/organisation/club</li> </ul>	07	07	07
	- unoccupied - cultivated by interviewee for own consumption	08 09	08 09	08 09
	- cultivated as a business activity	10	10	10
	- uncultivated land	11	11	11
	- sharecropping - usufruct	12 13	12 13	12
	- used free of charge	13	14	14
	- other use (please specify)			

## (D1 CONT.)

			(21 66111)	
PROPERTY (do not change order)	First property	Second property	Third property	
<ul> <li>9. How much do you think the property could be sold for if it were unoccupied?</li> <li>total amount</li> <li>10. Did you lot the property in 20062</li> </ul>	<b>VALABIT</b> €   _,   ,  _	€  ,   ,  _	€   _,   ,  _	
<ol> <li>Did you let the property in 2006?</li> <li>N.B. Include also any property rented for part of the year only (e.g. holiday homes) or rented in part (e.g. 1 or 2 rooms only)</li> </ol>	AFFITTO			
- Yes - No <b>→ Question 12</b>	1 2	1 2	1 2	
<ul> <li>(If "Yes" to Question 10):</li> <li>11. How much rent did your household receive in 2006? Total in 2006</li> </ul>	<b>AFFEFF</b> €  _ , _ _	€   ,	€   ,	
<ul> <li>→ Go to Question 13</li> <li>(If "No" to Question 10):</li> <li>12. Assuming you wanted to let the property, what annual rent do you think your household could charge?</li> <li>Total annual rent</li> </ul>		€   ,	€  _ ,  _	
ALL PROPERTIES	POSS			
<ul> <li>13. How did you acquire the property?</li> <li>purchased from a private individual</li> <li>purchased from other (firm, pension fund)</li> <li>inherited</li> <li>part purchased, part inherited</li> <li>received as a gift</li> <li>built by household</li> </ul>	P055 1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6	
- other <b>(please specify)</b>				
<ul> <li>14. Is the property located in this region?</li> <li>Yes</li></ul>	IMMDOVE 1 2	1 2	1 2	
15. (If "No") Where is it located?	I_I_IMMREG			
Enter region code from table below				
Val d'Aosta2LiguriaLombardy3Emilia – RomaTrentino - Alto Adige4Tuscany	agna 8 Abruzzo			

Remarks:

## END OF ANNEX

→ Go to Question D32