

# SURVEY ON ITALIAN HOUSEHOLDS' INCOME AND WEALTH 2006

## QUESTIONNAIRE FOR HEAD OF HOUSEHOLD

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

**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**











**FOR HEAD OF HOUSEHOLD AND SPOUSE/PARTNER**

**ALL HOUSEHOLDS**

	HEAD OF HOUSEHOLD		SPOUSE/PARTNER	
	Father	Mother	Father	Mother
<b>(SHOW CARD A24-A25-A26)</b> What were the educational qualifications, employment status and sector of activity of your parents <u>when they were your age?</u> (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.) - Not known/Decline to answer/Don't know ..... → <b>Question A31</b>	1 <b>NOPCF</b>	1 <b>NOMCF</b>	1 <b>NOPCO</b>	1 <b>NOMCO</b>
<b>A24. Educational qualification:</b> - none ..... - primary school certificate ..... - lower secondary school certificate ..... - upper secondary school diploma..... - university degree ..... - postgraduate qualification ..... - decline to answer/don't know .....	<b>STUPCF</b> 1 2 3 4 5 6 7	<b>STUMCF</b> 1 2 3 4 5 6 7	<b>STUPCO</b> 1 2 3 4 5 6 7	<b>STUMCO</b> 1 2 3 4 5 6 7
<b>A25. Employment status:</b> - blue-collar worker..... - office worker ..... - teacher ..... - junior manager, official ..... - senior manager ..... - member of profession ..... - employer ..... - own-account worker ..... - not employed ..... - decline to answer/don't know .....	<b>CONPCF</b> 01 02 03 04 05 06 07 08 09 10	<b>CONMCF</b> 01 02 03 04 05 06 07 08 09 10	<b>CONPCO</b> 01 02 03 04 05 06 07 08 09 10	<b>CONMCO</b> 01 02 03 04 05 06 07 08 09 10
<b>A26. Sector of activity (if employed):</b> - agriculture, fisheries ..... - industry ..... - general government ..... - other (commerce, crafts, other services, etc.) ..... - decline to answer/don't know .....	<b>SETPCF</b> 1 2 3 4 5	<b>SETMCF</b> 1 2 3 4 5	<b>SETPCO</b> 1 2 3 4 5	<b>SETMCO</b> 1 2 3 4 5
<b>(Question A27-A33 only if parents <u>not living</u> in household on 31 December 2006)</b>	<b>ANAPCF</b>	<b>ANAMCF</b>	<b>ANAPCO</b>	<b>ANAMCO</b>
<b>A27.</b> What is your parents' year of birth?.....	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
<b>A28. Parents' place of birth</b> <b>(SHOW CARD A03a)</b> For <u>Italy</u> enter province code ..... <b>(SHOW CARD A03b)</b> For <u>abroad</u> enter country code .....	<b>LNASPCF*</b>  _ _  <b>ENASPCF*</b>  _ _ _ _	<b>LNAMCF*</b>  _ _  <b>ENAMCF*</b>  _ _ _ _	<b>LNAPCO*</b>  _ _  <b>ENAPCO*</b>  _ _ _ _	<b>LNAMCO*</b>  _ _  <b>ENAMCO*</b>  _ _ _ _
<b>(If born abroad)</b> <b>A29.</b> Do/did your parents have Italian nationality? - Yes → <b>Question A31</b> ..... - No .....	<b>CITPCF</b> 1 2	<b>CITMCF</b> 1 2	<b>CITPCO</b> 1 2	<b>CITMCO</b> 1 2
<b>A30.</b> What is/was their nationality? <b>(SHOW CARD A03b and enter country code)</b>	<b>LCITPCF*</b>  _ _ _	<b>LCITMCF*</b>  _ _ _	<b>LCITPCO*</b>  _ _ _	<b>LCITMCO*</b>  _ _ _
<b>ALL HOUSEHOLDS</b>	<b>VITPCF</b>	<b>VITMCF</b>	<b>VITPCO</b>	<b>VITMCO</b>
<b>A31.</b> Were your parents still living on 31 December 2006? - Yes ..... - No → <b>Question A34</b> ..... - Not known/decline to answer/don't know → <b>Question A34</b>	1 2 3	1 2 3	1 2 3	1 2 3
<b>(If born abroad)</b> <b>A32.</b> Were your parents resident in Italy on 31 December 2006? - Yes ..... - No → <b>Question A34</b> ..... - Don't know → <b>Question A34</b>	<b>IT06PCF</b> 1 2 3	<b>IT06MCF</b> 1 2 3	<b>IT06PCO</b> 1 2 3	<b>IT06MCO</b> 1 2 3
<b>A33. (If "Yes")</b> Can you say why they moved to Italy? - their parents moved here ..... - joined spouse ..... - joined children ..... - work..... - other (please specify) .....	<b>MOTIVPCF</b> 1 2 3 4 5	<b>MOTIVMCF</b> 1 2 3 4 5	<b>MOTIVPCO</b> 1 2 3 4 5	<b>MOTIVMCO</b> 1 2 3 4 5

	HEAD OF HOUSEHOLD	SPOUSE/PARTNER
<b>A34.</b> Did you have brothers or sisters (still alive) who were not residing with you on 31 December 2006? - Yes ..... - No ..... → <b>Question A36</b>	<b>VITFCF</b> 1 2	<b>VITFCO</b> 1 2
<b>A35</b> (If "Yes") - number of brothers .....  - number of sisters .....	<b>NFRATCF</b>  _ _   <b>NSORECF</b>  _ _	<b>NFRATCO</b>  _ _   <b>NSORECO</b>  _ _
<b>A36.</b> Did you have children (still alive) who were not residing with you on 31 December 2006? - Yes ..... - No ..... → <b>Question A39</b>	<b>FIGLICF</b>  1 2	
<b>A37.</b> (If "Yes") - How many children? .....	<b>NFIGLICF</b>   _ _	
<b>A38.</b> (If "Yes" and if H.H. born abroad) How many children live permanently abroad? .....	<b>NFIGLINOIT</b>   _ _	
<b>A39.</b> (If H.H.'s spouse/partner not present and H.H. not widowed) Do you have a spouse/partner living permanently outside Italy? - Yes ..... - No .....	<b>PARNOIT</b>  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 .....3
  - No, but we would have liked to have (more) children .....4

→ **Go to Section B**



## B. EMPLOYMENT AND INCOME

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

Member reference number →	MEMBERS OF HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (write out) →									
<b>B01.</b> Was ..... <i>(name)</i> employed <u>in 2006</u> ? That is, was he/she in paid employment? Consider the predominant situation in 2006. <b>APQUAL</b> <i>(If employed)</i> What was the main employment of ..... <i>(name)</i> for the greater part of the year? ( <b>SHOW CARD B01a</b> )  <i>(If not employed)</i> What was the status of ..... <i>(name)</i> in 2006? ( <b>SHOW CARD B01b</b> )  <b>PAYROLL EMPLOYEE</b>  - blue-collar worker or similar (including employees and apprentices, homeworkers and sales assistants) ..... - office worker .....  - school teacher in any type of school (including teachers with term appointments, those under special contracts and similar) ..... - junior/middle manager .....  - senior manager, senior official, school head, director of studies, university teacher, magistrate ..... - other ( <i>please specify</i> ) .....  <b>SELF-EMPLOYED WORKER</b>  - member of profession ..... - small employer ..... - own-account worker/craft worker ..... - owner or member of family business ..... - working shareholder/partner ..... - contingent worker on own account (regular or occasional collaborator, project worker, etc.) ..... - other ( <i>please specify</i> ) .....  <b>NOT EMPLOYED</b>  - first-job seeker ..... - unemployed ..... - homemaker ..... - independent means ..... - retired worker ..... - pensioner (disability/survivor's pension/old-age welfare benefits) ..... - student (from primary school up) ..... - pre-school-age child ..... - other non-employed (conscript/volunteer/disabled) ..... - other ( <i>please specify</i> ) .....									
	01	01	01	01	01	01	01	01	01
	02	02	02	02	02	02	02	02	02
	03	03	03	03	03	03	03	03	03
	04	04	04	04	04	04	04	04	04
	05	05	05	05	05	05	05	05	05
	06	06	06	06	06	06	06	06	06
	07	07	07	07	07	07	07	07	07
	08	08	08	08	08	08	08	08	08
	09	09	09	09	09	09	09	09	09
	10	10	10	10	10	10	10	10	10
	20	20	20	20	20	20	20	20	20
	11	11	11	11	11	11	11	11	11
	12	12	12	12	12	12	12	12	12
	13	13	13	13	13	13	13	13	13
	14	14	14	14	14	14	14	14	14
	15	15	15	15	15	15	15	15	15
	16	16	16	16	16	16	16	16	16
	17	17	17	17	17	17	17	17	17
	18	18	18	18	18	18	18	18	18
	19	19	19	19	19	19	19	19	19

**LEGEND – SELF-EMPLOYED WORKERS**

- |                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>- <b>member of profession:</b></li> <li>- <b>small employer:</b></li> <li>- <b>own-account worker:</b></li> <li>- <b>owner or member of family business:</b></li> <li>- <b>working shareholder/partner:</b></li> <li>- <b>contingent worker on own account:</b></li> </ul> | <ul style="list-style-type: none"> <li>self-employed member of a profession or person working in the liberal arts</li> <li>person running own business and employing regular staff</li> <li>person running own business mainly relying on own manual work</li> <li>person running a business using own manual work and that of family members involved in its running</li> <li>shareholder or partner who works in or manages the business</li> <li><b>freelance regular or occasional collaborator, project worker, associate, ancillary service provider:</b> quasi-employee, i.e. person working regularly for one or more employers under contract and not as payroll employee.</li> </ul> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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

Member reference number →	MEMBERS OF HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
NAME (write out) →									
<b>B02. (If <u>unemployed</u> or <u>retired worker</u>)</b> Before retiring or becoming unemployed, what was .....(name)'s employment status? ( <b>SHOW CARD B02</b> ) <b>ASNONOC</b>  <b>PAYROLL EMPLOYEE:</b> - blue-collar worker or similar (including employees and apprentices, homeworkers and sales assistants) ..... - office worker ..... - school teacher in any type of school (including teachers with term appointments, those under special contracts and similar) ..... - junior/middle manager ..... - senior manager, senior official, school head, director of studies, university teacher, magistrate ..... - other ( <b>please specify</b> ) .....  <b>SELF-EMPLOYED WORKER:</b> - member of profession ..... - small employer ..... - own-account worker/craft worker ..... - owner or member of family business ..... - working shareholder/partner ..... - contingent worker on own account (regular or occasional collaborator, project worker, etc.) ..... - other ( <b>please specify</b> ) ..... _____	01 02	01 02	01 02	01 02	01 02	01 02	01 02	01 02	01 02
<b>B03. (If <u>employed</u>, <u>unemployed</u> or <u>retired</u>)</b> Indicate the sector of activity of the company in which ..... (name) works/worked. <b>APSETT</b> <b>(SHOW CARD B03)</b> - agriculture, hunting, forestry, fishing, fish-farming and related services - 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 ..... - building and construction ..... - wholesale and retail trade, repair of motor vehicles and motorcycles, lodging and catering services ..... - transport, warehousing and storage and communication services ..... - finance and insurance ..... - real estate and rental services, IT services, research, other professional and business activities ..... - domestic services for households and other private services ..... - general government, defence, education, health and other public services - extraterritorial organizations and entities .....	01 02 03	01 02 03	01 02 03	01 02 03	01 02 03	01 02 03	01 02 03	01 02 03	01 02 03
	04 05 06 07 08 09 10	04 05 06 07 08 09 10	04 05 06 07 08 09 10	04 05 06 07 08 09 10	04 05 06 07 08 09 10	04 05 06 07 08 09 10	04 05 06 07 08 09 10	04 05 06 07 08 09 10	04 05 06 07 08 09 10

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



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

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

- N.B.**
- Summarise the situation of each member by circling the appropriate number next to each alternative envisaged.
  - Take into account all jobs and all pensions.
  - Complete the annexes corresponding to the numbers circled before moving on to Section C of the interview.

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

N.B. Do not complete this section until all income earners in the household have been interviewed

## C. PAYMENT INSTRUMENTS AND FORMS OF SAVING

### PAYMENT INSTRUMENTS

**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 EVERYONE 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 time and 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 and enter codes*)

	YES	NO	No. of accounts	No. of holders
a) a <u>current account</u> with a <u>bank</u> ? <b>DEPBANC*</b>	1	2	_ _  <b>NDEPBANC*</b>	_  <b>IDEPBANC*</b>
b) a <u>savings account</u> with a <u>bank</u> ? <b>DEPBANR*</b>	1	2	_ _  <b>NDEPBANR*</b>	_  <b>IDEPBANR*</b>
c) a <u>post office current account</u> ? <b>DEPPOSC*</b>	1	2	_ _  <b>NDEPPOSC*</b>	_  <b>IDEPPOSC*</b>
d) a <u>post office savings account</u> ? <b>DEPPOSR*</b>	1	2	_ _  <b>NDEPPOSR*</b>	_  <b>IDEPPOSR*</b>

**N.B.**

- If you do not have a current or a savings account with either a bank or the Post Office → Go to Question C22

- If you do not have a current or savings account with a bank but you do have a PO current or savings account → Enter code 999 to Question C07 and go to Question C08

**C04.** Does your household have a current account (or savings account) with just one bank or with several banks?

**C05.** (*If several banks*) How many banks?

- only one bank ..... 1 **UNABAN**

- several banks ..... 2 → No. of banks |\_|\_|\_| **BANCHE**

(SHOW CARD C06)

**C06.** Which banks? (*Interviewer, for "other bank" enter the full name of the bank – multiple answers possible*) **NOMEBA1\*.. 8\***

Banca Commerciale Italiana (COMIT) .....	1	C.R. di Verona, Vicenza, Belluno e Ancona Banca - Cariverona .....	31
Banca di Roma/Gruppo Capitalia.....	2	Cardine Banca .....	32
Banca Intesa .....	3	Cassa di Risparmio di Firenze .....	33
Banca Nazionale del Lavoro .....	4	Cassa di Risparmio di Padova e Rovigo .....	34
Credito Italiano .....	5	Cassa di Risparmio in Bologna .....	35
Monte dei Paschi di Siena .....	6	Cassa di Risparmio di Parma e Piacenza .....	36
San Paolo IMI.....	7	Centrobanca-Banca centrale di credito popolare .....	37
Unicredit Banca/Gruppo Unicredito.....	8	Credito Bergamasco.....	38
Banca Agricola Mantovana .....	9	Credito Emiliano società per azioni .....	39
Banca Antoniana - Popolare Veneta.....	10	Deutsche Bank .....	40
Banca Carige Cassa di Risparmio di Genova e Imperia.....	11	Dexia Crediop .....	41
Banca Carime .....	12	Interbanca Piccole .....	42
Cassa di Risparmio di Torino S.p.a.....	13	Rolo Banca 1473 .....	43
Banca delle Marche .....	14	Abaxbank spa .....	44
Banca Popolare Commercio e Industria .....	15	Banca Caboto S.p.a.....	45
Banca Popolare dell'Emilia Romagna.....	16	Banca d'intermediazione mobiliare Imi S.p.a .....	46
Banca Popolare di Bergamo - Credito Varesino .....	17	Banca per il Leasing spa – Italease S.p.a .....	47
Banca Popolare di Lodi .....	18	Banca per la finanza alle opere pubbliche e alle infrastrutture S.p.a ..	48
Banca Popolare di Milano .....	19	Banca Regionale Europea .....	49
Banca Popolare di Novara .....	20	Banche Popolari Unite S.c.r.l.....	50
Banca Popolare di Sondrio .....	21	Banco Bilbao Vizcaya Argentaria sa .....	51
Banca Popolare di Verona - Banco S. Geminiano e S. Prospero .....	22	Banco Popolare di Verona e Novara S.c.r.l.....	52
Banca Popolare di Vicenza S.c.r.l. ....	23	BNP Paribas .....	53
Banca Toscana .....	24	Calyon Corporate and Investment Bank .....	54
BancaIntesaBci Mediocredito .....	25	Capitalia S.p.a .....	55
Banco di Brescia S. Paolo Cab .....	26	Mediobanca - Banca di credito finanziario S.p.a. ....	56
Banco di Napoli .....	27	Mediocredito Centrale S.p.a .....	57
Banco di Sardegna S.p.a .....	28	1 <sup>st</sup> other bank ( <i>please specify</i> ) .....	58
Banco di Sicilia .....	29	2 <sup>nd</sup> other bank ( <i>please specify</i> ) .....	59
Bipop - Carire.....	30	3 <sup>rd</sup> other bank ( <i>please specify</i> ) .....	60

**IF MORE THAN ONE BANK IS CIRCLED FOR QUESTION C06 OR BANK AND POST OFFICE FOR QUESTION C01 – Otherwise enter the code of the bank circled for Question C06**

**C07.** Which do you use most often between ..... (*read out the banks in C06*) and the Post Office (*if code c or d for Question C01*)?

Bank code |\_|\_|\_|\_| or for Post Office (code 999) **NOMEBA\***

- 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
  - more than 10 years ..... 4
  - 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 ..... 02
  - good interest rates ..... 03
  - low charges for services ..... 04
  - rapidity of banking transactions ..... 05
  - courtesy of staff ..... 06
  - quantity and variety of services offered ..... 07
  - personal acquaintance ..... 09
  - it offers Internet banking services ..... 08
  - it is the bank my employer (or my business) uses ..... 10
  - it is a large, well-known bank ..... 11
  - don't know, no particular reason ..... 12
  - other reason (*please specify*) ..... 13

- C10.** Apart from your account, what other financial products/services of .....(read out the answer to Question C07) do you use? **SERV1...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 ..... 08
  - consumer credit – personal loans..... 09
  - individual portfolio management..... 10
  - interactive online services ..... 11
  - online information services ..... 12
  - other..... 13
  - none..... 14

Let 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 ..... 1      →      No. of CREDIT CARDS |\_\_|\_\_| **CARTE**
- No ..... 2      →      **Question C14**

- C13.** How many credit card payments did your household make on average per month in 2006?

(All credit cards in the household)

- Average number of CREDIT CARD payments per month (never used=0)      |\_\_|\_\_| **NPAGCART**

(If less than 1 payment per month)

- No. of CREDIT CARD payments in 2006 ..... |\_\_|\_\_| **NPAGCAAN**

- C14.** Did you or another member of your household own at least one BANCOMAT/POSTAMAT debit card in 2006? **BANCOMAT**

- C15.** (If "Yes") How many?

- Yes .....1      →      No. of BANCOMAT/POSTAMAT debit cards |\_\_|\_\_| **NBANCOMA**
- No .....2      →      **Question C20**

- C16.** On average how many cash withdrawals were made per month in 2006 using a BANCORMAT/POSTAMAT card?  
**(All BANCORMAT/POSTAMAT cards owned by the household)**
- Average number of BANCORMAT/POSTAMAT withdrawals per month (none=0)   |\_|\_| **NPREL1**  
**(If less than 1 withdrawal per month)**
  - No. of BANCORMAT/POSTAMAT withdrawals in 2006                                   |\_|\_| **NPREL1AN**
- C17.** How much was withdrawn on average each time?  
- average amount of each withdrawal €|\_|,|\_|\_|\_| **PRELMED1**
- C18.** In 2006 did you or members of your household use P.O.S./Pagobancomat terminals for BANCORMAT card payments at supermarkets or shops or to top up mobile phones or pay utility bills? **PAGAM4U**
- Yes .....1
  - No .....2 → **Question C20**
- C19.** **(If “Yes”)** How often on average each month?
- Average number of times per month ..... |\_|\_| **PAGAM4**  
**(If less than 1 per month)**
  - No. of times in 2006 ..... |\_|\_| **PAGAM4AN**
- 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 less than 1 per month)**
  - No. of bank or post office withdrawals in 2006 ..... |\_|\_| **NPREL2AN**
- 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?
- Yes .....1                                   →           No. of PREPAID CARDS |\_|\_| **NCARTAPRE**
  - No .....2

*If H.H.'s year of birth is an even number*

**→ Round 1**

**PAYMENT INSTRUMENTS AND FINANCIAL INFORMATION –ROUND 1**

H.H.'s YEAR OF BIRTH EVEN |\_|\_|\_|\_|

**(If you own a Bancomat/Postamat card – “Yes” to Question C14)**

**R1.1.** What is the smallest amount you withdraw using your BANCORMAT/POSTAMAT card?  
 - minimum withdrawal €|\_|\_|\_|\_|\_|\_| **PREL1MIN**

**(If you 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)**

**R1.2.** What is the smallest amount you withdraw from the bank or post office?  
 - minimum withdrawal €|\_|\_|\_|\_|\_|\_| **PREL2MIN**

**(If you have a bank account – “Yes” to Question C01a)**

**R1.3.** 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**  
 - Yes .....1  
 - No .....2 → **Question R1.5**

**R1.4. (If “Yes”)** How many cheques did your household write on average per month in 2006?  
 - Average number of cheques written per month |\_|\_|\_| **NASSBAN**

**(If less than 1 cheque per month)**

- No. of cheques written in 2006 |\_|\_|\_| **NASSBAN2**

**R1.5.** Consider your household’s revenues in 2006 (wages, salaries, pensions, scholarships, alimony, income from self-employment, property and business income, etc.). **PAGENT1 ... 5**  
 How were these revenues received? **(Interviewer, read out one item at a time and enter codes)**

**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 <b>(If “Yes”)</b> → _ _ _  %
- credited directly to bank or post office accounts .....	1	2 <b>(If “Yes”)</b> → _ _ _  %
- bank cheques or bankers’ drafts .....	1	2 <b>(If “Yes”)</b> → _ _ _  %
- post office money orders .....	1	2 <b>(If “Yes”)</b> → _ _ _  %
- other <b>(please specify)</b> .....	1	2 <b>(If “Yes”)</b> → _ _ _  %

**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%.....2
- ... 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)**

**R.1.8.** 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%.....2
- 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

**Note:** 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?

- amount in euros €|\_|\_|\_|\_| ..... 1
- don't know ..... 2

**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 ..... 3
- Don't know ..... 4

**(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..... 3
- 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..... 3
- don't know..... 4

**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 ..... 3
- don't know..... 4

**End of ROUND 1**

**→ Section C**







## FORMS OF SAVING

**(SHOW CARD C35)**

- C35. This is a list of forms of saving. Have you or another member of your household 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. Did your household 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 held on 31 December 2006)**

- 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 held on 31 December 2006)**

- 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: l=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			Held during lifetime		Held on 31 December 2006		Size range of holding on 31 December 2006	Holding on 31 December 2006		Position in the interval (**) on 31 December 2006
			(C35) (card C35)		(C36)			(C37) (card C37)	(C38)	
			Yes	No	Yes	No				
<b>A</b>	<b>BANK ACCOUNTS, CERTIFICATES OF DEPOSIT, REPOS</b>									
	<b>A1</b>	Current account with a bank	1	2	1	2		€ _ , _ _ _ , _ _ _		C S
	<b>A2</b>	Savings account with a bank (tied or otherwise)	1	2						
	<b>A3</b>	- registered			1	2		€ _ , _ _ _ , _ _ _		C S
	<b>A4</b>	- bearer			1	2		€ _ , _ _ _ , _ _ _		C S
	<b>A5</b>	Certificates of deposit	1	2	1	2		€ _ , _ _ _ , _ _ _		C S
	<b>A6</b>	Repos <sup>(*)</sup>	1	2	1	2		€ _ , _ _ _ , _ _ _		C S
<b>B</b>	<b>POST OFFICE ACCOUNTS</b>									
	<b>B1</b>	PO current account or savings account	1	2	1	2		€ _ , _ _ _ , _ _ _		C S
	<b>B2</b>	PO savings certificates	1	2	1	2		€ _ , _ _ _ , _ _ _		C S
<b>C</b>	<b>ITALIAN GOVERNMENT SECURITIES</b>									
	<b>C1</b>	BOTs (T-bills)	1	2	1	2		€ _ , _ _ _ , _ _ _		C S
	<b>C2</b>	CCTs (T-certificates)	1	2	1	2		€ _ , _ _ _ , _ _ _		C S
	<b>C3</b>	BTPs (T-bonds)	1	2	1	2		€ _ , _ _ _ , _ _ _		C S
	<b>C4</b>	CTZs (zero coupon)	1	2	1	2		€ _ , _ _ _ , _ _ _		C S
	<b>C5</b>	Other (CTEs, CTOs etc.)	1	2	1	2		€ _ , _ _ _ , _ _ _		C S
<b>D</b>	<b>BONDS, SHARES OF ITALIAN INVESTMENT FUNDS</b>									
	<b>D1</b>	Bonds	1	2	1	2		€ _ , _ _ _ , _ _ _		C S
	<b>D2</b>	Investment funds	1	2						
	<b>D3</b>	- equity funds			1	2		€ _ , _ _ _ , _ _ _		C S
	<b>D4</b>	- balanced equity funds			1	2		€ _ , _ _ _ , _ _ _		C S
	<b>D5</b>	- balanced bond funds			1	2		€ _ , _ _ _ , _ _ _		C S
	<b>D6</b>	- balanced funds								
	<b>D7</b>	- bond funds			1	2		€ _ , _ _ _ , _ _ _		C S
	<b>D8</b>	- money market funds			1	2		€ _ , _ _ _ , _ _ _		C S
	<b>D9</b>	- flexible funds			1	2		€ _ , _ _ _ , _ _ _		C S
	<b>D10</b>	Indexed funds (ETF,ILF)			1	2		€ _ , _ _ _ , _ _ _		C S
<b>E</b>	<b>ITALIAN SHARES</b>		1	2						
	<b>E1</b>	Shares in listed companies (at their market value on 31 December 2006)			1	2		€ _ , _ _ _ , _ _ _		C S
	<b>E2</b>	of which in privatised companies (Comit, Credit, INA, IMI, Eni, Telecom, Enel, BNL, ACEA, ...)			1	2		€ _ , _ _ _ , _ _ _		C S
	<b>E3</b>	Shares in unlisted companies (at their estimated realisable value on 31 December 2006)			1	2		€ _ , _ _ _ , _ _ _		C S
	<b>E4</b>	Shares in private companies - srl (at their estimated realisable value on 31 December 2006)			1	2		€ _ , _ _ _ , _ _ _		C S
	<b>E5</b>	Shares in partnerships (at their estimated realisable value on 31 December 2006) (***)			1	2		€ _ , _ _ _ , _ _ _		C S
<b>F</b>	<b>MANAGED PORTFOLIOS<sup>(*)</sup></b>		1	2	1	2		€ _ , _ _ _ , _ _ _		C S
<b>G</b>	<b>FOREIGN SECURITIES (ISSUED BY NON-RESIDENTS)</b>		1	2						
	<b>G1</b>	Bonds, govt. securities and investment funds			1	2		€ _ , _ _ _ , _ _ _		C S
	<b>G2</b>	Shares			1	2		€ _ , _ _ _ , _ _ _		C S
	<b>G3</b>	Other			1	2		€ _ , _ _ _ , _ _ _		C S
<b>H</b>	<b>LOANS TO COOPERATIVES</b>		1	2	1	2		€ _ , _ _ _ , _ _ _		C S

(\*) 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 someone who looks for **RISFIN**

- 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? ..... 4

(SHOW CARD C41)

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 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.

**DEBITA...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 <u>tangible goods</u> (jewellery, gold, etc.)? .....	1	2	(If "Yes") → €  _ , _ , _ , _ , _ , _
c) debts for the purchase of <u>motor vehicles</u> (car, etc.)? .....	1	2	(If "Yes") → €  _ , _ , _ , _ , _ , _
d) debts for the purchase of <u>furniture, household appliances, etc.</u> ? .....	1	2	(If "Yes") → €  _ , _ , _ , _ , _ , _
e) debts for the purchase of <u>non-durable goods</u> (holidays, fur coats, other)? .....	1	2	(If "Yes") → €  _ , _ , _ , _ , _ , _

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. **TAXC..TAXE**

- 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 ..... |\_|\_| %

**TAXVC..TAXVE**

Or, approximately	Motor vehicles	Furniture, household appliances, etc..	Non-durables, other
- 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 item, refer to the largest.

**RATAC..RATAE**  
AMOUNT

- 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 ..... € |\_|,|\_|,|\_|,|\_|,|\_|,|\_|

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

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

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

	Motor vehicles	Furniture, household appliances, etc.	Non-durables, other
- it was the only lender that would grant the loan .....	1	1	1
- the financial terms were better than those offered by other lenders .....	2	2	2
- the non-financial terms were better than those offered by other lenders (e.g. faster 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





## 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?

- Year | | | | | | **ANABIT**

(SHOW CARD D02)

D02. Your household's home on 31 December 2006 was.....? (Read aloud) **GODABIT**

- owned by the household ..... 1 → Question D03
  - rented or sublet ..... 2 → Question D17
  - occupied under redemption agreement ..... 3 → Question D03
  - occupied in usufruct ..... 4
  - occupied free of charge, i.e. lent by friends or relatives or given in exchange for services such as caretaking, cleaning and so on..... 5
- } → Question D19

(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 ..... 1 → Question D05
- No ..... 2 **UNIPRO**

D04. What share does your household own?

- | | | | % **QUOPRO**

D05. In what year did the household acquire ownership of the dwelling?

- Year | | | | | | **ANPOSS**

D06. Which member(s) of the household own(s) the dwelling?  
(N.B. Use the member reference numbers from Section A - Composition of household)

- owner(s) (enter member reference number)

**PRO1 ... 9**

| | | | | | | | |

(SHOW CARD D07)

D07. How did the household acquire ownership of the dwelling?

- purchased from private individual ..... 1
- purchased from private firm/organisation (e.g. construction company, etc.) ..... 2
- purchased from public-sector firm/agency (e.g. pension fund) ..... 3
- inherited..... 4 → Question D20
- part purchased/part inherited ..... 5
- received as a gift ..... 6 → Question D20
- built by family/in a cooperative with others ..... 7
- other ..... 8 **POSS**

(If code 7 to Question D07 refer to the cost of building the dwelling)

D08. What was the purchase price of the dwelling?

- € | | | | | | | | | | **IMPACQ**

If the household incurred debts to purchase or renovate property ("Yes" to Question C31a) ask Question D09, otherwise go to Question D20

D09. In 2006 did you make payments on a loan for the purchase of this dwelling? **MUTUOAB**

- Yes ..... 1
- No ..... 2 → Question D20

D10. How much did you pay in principal and interest on the loan in 2006?

**TMUTUOAB**

€ | | | | | | | | in 2006

D11. What was the balance still owing on 31 December 2006 ?

**TMUTUOAB2**

€ | | | | | | | |

D12. Was the loan subsidised?

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

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

- € | | | | | | | |

D14. What is the total duration of the loan?

- | | | | years **MUTUODU**

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

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

Interest rate (in 2006) **TAXFIS**

- fixed rate..... 1 → | | | | | | | | %
- floating rate ..... 2 → | | | | | | | | %
- zero interest rate ..... 3 **TAXVAR**

→ Go to Question 20

(If rented or sublet, code 2 to Question D02)

D17. What was your monthly rent in 2006, excluding condominium charges, heating and other expenses?

€ | | | | | | | | per month **TFITTO**

(If rented or sublet, code 2 to Question D02)

D18. Is your rental agreement ... ? (Read aloud, one answer only)

**TIPOAFF**

- rent-controlled ..... 1
- in derogation of rent control ..... 2
- non-resident let/office ..... 3
- informal/friendly arrangement ..... 4
- welfare rent (*canone sociale*) ..... 5
- council housing (*case popolari*) ..... 6
- other ..... 7

(If rented or sublet, in usufruct or free of charge, codes 2, 4 or 5 to Question D02)

D19. Who owned the household's dwelling on 31 December 2006?

**PROPRIET**

- parents ..... 1
- children ..... 2
- other relatives..... 3
- other private individuals ..... 4
- private company ..... 5
- pension fund (INPS/INAIL, etc.) ..... 6
- IACP, town, province, region ..... 7
- other public body ..... 8
- 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. Imagine 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)

|\_|\_|\_|\_| sq.m. **SUPAB**

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 ..... 1
- No ..... 2

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.

- a total of:

€ |\_|\_|,|\_|\_|\_|,|\_|\_|\_| **VALABIT**

**ALL HOUSEHOLDS**

**D29.** Did your household take a holiday or short break in Italy or abroad in 2006? **VAC**

- Yes ..... 1
  - No ..... 2
- **Question D31**

*(If "Yes")*

**D30.** Where did you stay? *(multiple answers possible)* **VACDOV1 .. 3**

- Hotel, camping site, self-catering ..... 1
  - Own property ..... 2
  - House owned by others ..... 3
- **Interviewer, bear the answer in mind when completing Annex D1**

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

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

**D35.** *(If "Yes")* How much did you spend?

	<b>MANSTRA</b> EXPENSES	<b>TMANSTRA</b> AMOUNT
a) extraordinary maintenance of <u>principal residence</u>	- Yes ..... 1	→ €  _ , _ _ _ , _ _ _
	- No ..... 2	
b) extraordinary maintenance of <u>other properties</u> (other dwellings and buildings)	<b>MANSTR2</b>	<b>TMANSTR2</b>
	- Yes ..... 1	→ €  _ , _ _ _ , _ _ _
	- No ..... 2	

→ **Go to Section E**

## E. NON DURABLE AND DURABLE CONSUMER GOODS

**(SHOW CARD E01)**

- E01.** Did you (or your household) buy 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	NO		Value of objects purchased in 2006 (paid for or not)
	<b>ACQUI1</b>	<b>...3</b>		<b>ACQUISA ... C</b>
- <b>valuables</b> (jewellery, ancient or gold coins, works of art, antiques including furniture) .....	1	2	( <i>If "Yes"</i> ) →	€  _ _ _ , _ _ _ , _ _ _
- <b>means of transport</b> (cars, motorcycles, caravans, motor boats, boats, bicycles) .....	1	2	( <i>If "Yes"</i> ) →	€  _ _ _ , _ _ _
- <b>furniture, furnishings, household appliances and sundry equipment</b> (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.)	1	2	( <i>If "Yes"</i> ) →	€  _ _ _ , _ _ _

- E03.** Did you (or your household) sell 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 sold (i.e. the amount received)?

	YES	NO		Value of objects sold in 2006
	<b>VEND1</b>	<b>... 2</b>		<b>VENDA ... B</b>
- <b>valuables</b> (jewellery, ancient or gold coins, works of art, antiques including furniture) .....	1	2	( <i>If "Yes"</i> ) →	€  _ _ _ , _ _ _ , _ _ _
- <b>means of transport</b> (cars, motorcycles, caravans, motor boats, boats, bicycles) .....	1	2	( <i>If "Yes"</i> ) →	€  _ _ _ , _ _ _

**(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
- <b>valuables</b> (jewellery, ancient or gold coins, works of art, antiques including furniture) .....			<b>JWOVAT</b>	€  _ _ _ , _ _ _ , _ _ _
- <b>means of transport</b> (cars, motorcycles, caravans, motor boats, boats, bicycles) .....			<b>JWDURAT1</b>	€  _ _ _ , _ _ _
- <b>furniture, furnishings, household appliances and sundry equipment</b> (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.) .....			<b>JWDURAT2</b>	€  _ _ _ , _ _ _

**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 ... C	CONTRA ... C	ACONTRA ... C
- maintenance .....	1	2	<i>(If "Yes")</i> → € _ _ _ , _ _ _
- RECURRENT financial contributions to relatives or friends (e.g. rental, monthly allowance, etc.) .....	1	2	<i>(If "Yes")</i> → € _ _ _ , _ _ _
- OCCASIONAL financial contributions to relative or friends (e.g. on marriage, graduation, special occasions) .....	1	2	<i>(If "Yes")</i> → € _ _ _ , _ _ _

**E07.** *(If "Yes" to recurrent contributions )* How much of the RECURRENT financial contributions goes to relatives living abroad?  
**RIMESSE** (if nothing enter 0) |\_|\_|\_| %

**(SHOW CARD E08)**

**E08.** You said that your household spends approximately... in cash per month. (*answer to Question C24*). How much did your household spend on average per month in 2006, in cash, by credit card, cheque or Bancomat card, on all consumer goods? Consider all spending, for both food and non-food, and **exclude** only the following items:

- 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 €|\_|\_|\_|,|\_|\_|\_| per month in 2006 **CONS**

**E09.** What, instead, is your average monthly expenditure on **food alone**? This includes spending on food in supermarkets and the like and spending on meals eaten regularly outside the home.

average monthly spending on food €|\_|\_|\_|,|\_|\_|\_| per month in 2006 **JCONSAL**

*(N.B. Check against income declared by interviewee.)*

**E10.** In your opinion, how much does a household like yours need per month in order to live reasonably comfortably but not in luxury? **POVLIN**  
 €|\_|\_|\_|,|\_|\_|\_| per month

**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 ..... 2
- with some difficulty..... 3
- fairly easily ..... 4
- easily..... 5
- very easily..... 6

(Only for households with children aged 0 to 3; if several children are present, refer to the eldest, otherwise go to end of Section)

- E12. Is the child looked after outside the home, for example at a day nursery?
- 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,..) .....4→ Question E13

E13. What were the main considerations that led you to decide not to send your child to a day nursery?

**Interviewer, do not prompt. No more than two answers. NONIDO1-NONIDO9**

- fixed hours ..... 1
- expense ..... 2
- distance from home ..... 3
- shortage of places ..... 4
- unhappy about the quality of the contribution to the child's development ..... 5 → END OF SECTION
- poor quality of developmental programmes and/or staff ..... 6
- we prefer to follow the child's development ourselves..... 7
- parents/grandparents available to look after the child ..... 8
- other (please specify) ..... 9

E14. (If "Yes" to Question E12) How many hours a day? |\_|\_| **ORENIDO**

E15. (If "Yes" to Question E12) How much does the nursery cost per month? € |\_|,|\_|\_|\_| **COSTONIDO**

E16. (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 to 10, where 1 is not satisfied at all and 10 is completely satisfied? **SOD1-SOD5**

- Flexibility of daily opening hours ..... |\_|\_|
- Availability of service throughout the year..... |\_|\_|
- Quality of meals..... |\_|\_|
- Quality of staff ..... |\_|\_|
- Quality of facilities available for the children ..... |\_|\_|

→ Go to Section F

## F. FORMS OF INSURANCE

### Life insurance

**F01.** Did you or another member of your household have a life insurance policy in 2006? Include only policies that make a lump sum payment in the event of the policy-holder's death. Do not include insurance policies that also provide an annuity or pension.

- Yes.....1  
 - No .....2 → **Question F06 ASS1**

**F02.** How many life insurance policies did your household have in 2006?      |\_\_| No. of life insurance policies **NASS1**

	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
<i>(Ask Questions F03 to F05 for each life insurance policy the household had in 2006)</i>	<b>ASS1C1 ...5</b>				
<b>F03.</b> Member insured ( <b>policy-holder</b> ) (Member reference number – Section A – Composition of household)→	_	_	_	_ _	_ _
<b>F04.</b> In what year did the policy start?....	_ _ _  <b>ASS1A1 ... 5</b>	_ _ _	_ _ _	_ _ _	_ _ _
<b>F05.</b> How much did your household pay for each policy in 2006? .....	<b>ASS1S1 ... 5</b> € _ _ , _ _	€ _ _ , _ _	€ _ _ , _ _	€ _ _ , _ _	€ _ _ , _ _

### Health insurance (accident and sickness)

**F06.** Did you or another member of your household have private health insurance (accident and sickness) in 2006? **ASS4**

- Yes ..... 1  
 - No ..... 2 → **Question F10**

**F07.** How many health insurance policies did your household have in 2006? |\_\_| **NASS4**

*(Interviewer, use one column for each 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
<b>ASS4C11 ... 19 .. ASS4C51 ... 59</b>	_	_	_	_	_
<b>F08.</b> Which members of your household did the policy cover in 2006? (Member reference number(s) – Section A – Composition of household)	_   _   _   _	_   _   _   _	_   _   _   _	_   _   _   _	_   _   _   _
<b>ASS4S1 ... 5</b>					
<b>F09.</b> 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 ..... 1
- No ..... 2      → **Question F19**

**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**

<i>(Ask Questions F12 to F18 for each pension, annuity or life insurance investment of household in 2006)</i>	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
<b>F12.</b> Member covered by fund (policy-holder) <i>(N.B. Member reference number from Section A - Composition of household)</i> →	<b>ASS2C1 ...5</b>   __	__	__	__	__
<b>F13.</b> What type of fund was it? <i>(Read aloud)</i>	<b>ASS2G1 ... 5</b>				
- 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	4	4	4	4
<b>ASS2A1 ... 5</b> <b>F14.</b> In which year did premium payments start? .....	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _
<b>ASS2D1 ...5</b> <b>F15.</b> Does the fund allow you to withdraw all or part of the accumulated capital?					
- Yes .....	1	1	1	1	1
- No .....	2	2	2	2	2
<b>ASS2K1 ... 5</b> <b>F16.</b> <i>(If "Yes")</i> . How much capital had been accumulated on 31 December 2006? .....	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _
<b>ASS2R1 ... 5</b> <b>F17.</b> At what age will you begin to draw your pension/annuity or receive the lump sum?	_ _	_ _	_ _	_ _	_ _
<b>ASS2S1 ... 5</b> <b>F18.</b> How much did your household pay in 2006 for each pension/annuity?	€  _ _ , _ _	€  _ _ , _ _	€  _ _ , _ _	€  _ _ , _ _	€  _ _ , _ _

**Casualty insurance (excluding compulsory automobile liability insurance)**

**F19.** Did you or another member of your household pay premiums for accident, theft, fire, hail, liability etc. insurance policy/policies in 2006 (do not include compulsory automobile liability insurance)? **ASS3**

- Yes..... 1
- No ..... 2 → **END OF SECTION**

<b>NASS31..NASS33</b>	...means of transport	...land and buildings	...persons
	<b>F20.</b> How many policies did you have for...?	__	__

**F21.** How much did your household pay for these premiums in 2006?      €|\_|\_|,|\_|\_| **ASS3S**

**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 <u>interviewee's level of understanding</u> of the questions? <b>COMPENS</b>	<input type="text"/>   <input type="text"/>   <input type="text"/>   <input type="text"/>  _1_ _0_
G3. <i>(if born abroad)</i> How do you rate the <u>interviewee's ability to speak Italian</u> ? <b>ITA</b>	<input type="text"/>   <input type="text"/>   <input type="text"/>   <input type="text"/>  _1_ _0_
G4. How do you rate the <u>reliability</u> of the information on <u>income and wealth</u> provided by the interviewee? <b>VERORED</b>	<input type="text"/>   <input type="text"/>   <input type="text"/>   <input type="text"/>  _1_ _0_
G5. How do you rate the general <u>atmosphere</u> in which the interview took place? <b>KLIMA</b>	<input type="text"/>   <input type="text"/>   <input type="text"/>   <input type="text"/>  _1_ _0_
G6. How <u>easy</u> do you think it was for the interviewee to answer the questions? <b>FACIL</b>	<input type="text"/>   <input type="text"/>   <input type="text"/>   <input type="text"/>  _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**

**B1**

QUESTIONNAIRE No. |\_|\_|\_|\_|\_|\_|\_|\_| **INQUEST**

*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.*

Member ref. number →	H.H.	MEMBERS OF HOUSEHOLD <b>NORD</b>								
	1	2	3	4	5	6	7	8	9	
Name (write out) →										

**INTPER**

Enter the reference number of the person 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 ..... 1 **ATTIVP**  
                                          - secondary activity ..... 2

YOU WORKED:                    - full-time ..... 1 **PARTIME**  
                                          - part-time ..... 2

TYPE OF CONTRACT:            - permanent ..... 1 **CONTRATT**  
                                          - fixed-term ..... 2  
                                          - temporary ..... 3

PERIOD OF WORK  
 (including normal                - all year ..... 1 **TUTTANNO**  
 holiday periods):                - part of the year ..... 2 → How many months? |\_|\_| **MESILAV**  
                                          - occasionally ..... 3

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**

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

- Yes ..... 1  
 - No ..... 2                    → **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 |\_|\_| **ORESTRA**

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)**

7. Can you calculate how much you earned in 2006 as a payroll employee, 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 **INTEG**
- 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.*

Member ref. number →	H.H.	MEMBERS OF HOUSEHOLD <b>NORD</b>								
	1	2	3	4	5	6	7	8	9	
Name (write out) →										

**INTPER**

Enter the reference number of the person 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)*

- The work is your:
  - main activity..... 1
  - secondary activity ..... 2 **ATTIVP**
- Period of work (including normal holiday periods):
  - all year ..... 1 **TUTTANNO**
  - part of the year..... 2 → Number of months | | | |
  - occasional..... 3 **MESILAV**
- Type of work: ..... **PROF**
  - member of profession ..... 1
  - small employer ..... 2
  - own-account worker ..... 3
  - contingent worker on own account (collaboration, occasional, project contract, etc.) ..... 4 → **Question 7**
- What is the legal form of the firm? **FORGIU**
  - SRL..... 1
  - SPA ..... 2
  - SAA ..... 3
  - SCRL..... 4
  - SCRI ..... 5
  - SAS ..... 6
  - SNC ..... 7
  - Sole proprietorship ..... 8
  - Informal or de facto partnership..... 9
- Number of workers, including owner(s).
  - | | | | **NUMADD**
  - of which, payroll staff:
  - | | | | **NUMDIP**
- What share is owned by your household?
  - | | | | | % **QUOPRO**
- How many hours did you work on average per week in 2006?
  - no. hours | | | | **ORETOT**
- What were your earnings from work in 2006?
  - € | | | | , | | | | | , | | | | | **FATLOR**

(CONT.)

**(SHOW CARD 9 – Annex B2)**

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:*

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

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") → €  __ _ _ , __ _ _ _ _ , __ _ _ _ _
- Short-term debts (less than 18 months) with banks or financial companies? .....	1	2	(If "Yes") → €  __ _ _ , __ _ _ _ _ , __ _ _ _ _
- Trade debts (suppliers)? .....	1	2	(If "Yes") → €  __ _ _ , __ _ _ _ _ , __ _ _ _ _
- Trade credits (customers)? .....	1	2	(If "Yes") → €  __ _ _ , __ _ _ _ _ , __ _ _ _ _

*(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, value of machinery or equipment

€ |\_\_|\_|\_|,|\_\_|\_|\_|\_|\_|,|\_\_|\_|\_|\_|\_| **VALSTRU**

of which, value of stocks

€ |\_\_|\_|\_|,|\_\_|\_|\_|\_|\_|,|\_\_|\_|\_|\_|\_| **VALMAG**

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

€ |\_\_|\_|\_|,|\_\_|\_|\_|\_|\_|,|\_\_|\_|\_|\_|\_| **VALAVV**

Remarks:

---



---



---



---

**FAMILY BUSINESS**

**B3**

(only 1 annex for all household members)

QUESTIONNAIRE No. | | | | | | | | **QUEST**

**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 → <b>IND1... 6</b>				
Name(write out)→				
1. The work is your: <b>ATTVP1 ... 6</b> - main activity..... - secondary activity .....	1 2	1 2	1 2	1 2
2. Number of months worked in 2006 (including normal holiday periods): <b>MESILAV1 ... 6</b>				
3. How many hours did you work <u>on average per week</u> in 2006? <b>ORETOT1 ... 6</b>				

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**

- SRL..... 1
- SPA ..... 2
- SAA ..... 3
- SCRL ..... 4
- SCRI ..... 5
- SAS ..... 6
- SNC ..... 7
- Sole proprietorship ..... 8
- Informal or de facto partnership..... 9

**N.B. For the next questions refer ONLY 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:**

<b>REVENUES (see answer to Question 7)</b> a. revenues from the sale of goods and services net of VAT b. other receipts
-------------------------------------------------------------------------------------------------------------------------------

less

<b>EXPENSES</b> a. ordinary maintenance b. purchases of <u>raw materials</u> or goods c. <u>employee</u> compensation, including social security contributions d. current expenses e. <u>rent of premises</u> , if any f. <u>taxes</u> and <u>contributions</u> g. <u>other expenditure</u> (interest payments, leasing instalments, depreciation/provisions)
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

equals

<b>Net earnings from your work in 2006. Interviewer, for a loss place a minus sign (-) before the amount</b>     €         ,         ,           <b>YM</b>
---------------------------------------------------------------------------------------------------------------------------------------------------------------

(CONT.)

9. 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") → € _ _ , _ _ _ , _ _ _
- 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") → € _ _ , _ _ _ , _ _ _
- Trade debts (suppliers)? .....	1	2	(If "Yes") → € _ _ , _ _ _ , _ _ _
- Trade credits (customers)? .....	1	2	(If "Yes") → € _ _ , _ _ _ , _ _ _

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

10. 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

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, value of stocks

€|\_|\_|,|\_|\_|\_|,|\_|\_|\_| **VALMAG**

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

€|\_|\_|,|\_|\_|\_|,|\_|\_|\_| **VALAVV**

Remarks:

---



---



---



---



---

**END OF ANNEX**

*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.*

Member ref. number →	H.H.	MEMBERS OF HOUSEHOLD <b>NORD</b>								
	1	2	3	4	5	6	7	8	9	
Name (write out) →										

**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 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**
- part of the year.....2 → Number of months | | | | **MESILAV**
- occasional.....3

3. Number of workers in the firm:

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

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

- SRL ..... 1
- SPA ..... 2
- SAA ..... 3
- SCRL ..... 4
- SCRI ..... 5
- SAS ..... 6
- SNC ..... 7
- Informal or de facto partnership ..... 8

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

- no. of hours | | | | **ORETOT**

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

(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**

*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.*

Member ref. number →	H.H.	MEMBERS OF HOUSEHOLD <b>NORD</b>							
	1	2	3	4	5	6	7	8	9
Name (write out) →									

**INTERP**

<i>Enter the reference number of the person answering</i>	H.H. 1	2	3	4	5	6	7	8	9
-----------------------------------------------------------	--------	---	---	---	---	---	---	---	---

THE FOLLOWING QUESTIONS CONCERN PENSIONS

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

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

Remarks:

---

---

---

---

---

**END OF ANNEX**

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

**B6**

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.*

Member ref. number →	H.H.	MEMBERS OF HOUSEHOLD <b>NORD</b>							
	1	2	3	4	5	6	7	8	9
Name (write out) →									

**INTPER**

Enter the reference number of the person 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)**

1. In 2006 did you personally receive other income. Of what type? **(Read aloud) (Interviewer, check the answers to Questions B18a-b-c)**

2. What was the amount of this income in 2006?

**“Yes” to Question B18a:**

	Yes	No	Amount
a1. redundancy benefits (CIG) <b>CASD...CASV</b> .....	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
a2. temporary unemployment benefits (mobilità) <b>MOBD...MOBV</b> .....	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
a3. other unemployment benefits <b>DISD...DISV</b> .....	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
a4. severance pay (including advances) <b>LIQD...LIV</b> .....	1	2 (If “Yes”)→ €	_ _ , _ _ _ , _ _ _

**“Yes” to Question B18b:**

Financial support (e.g. disabled persons’ carers’ allowance, maintenance, guaranteed minimum income, food allowance, etc..)			
	Yes	No	Amount
b1. from central government agencies <b>ACED...ACEV</b> .....	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
b2. from regional government agencies <b>ARED...AREV</b> .....	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
b3. from provincial government agencies <b>APRD...APRV</b> .....	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
b4. from municipal authorities <b>ACOD...ACOV</b> .....	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
b5. from local healthcare offices (treatment allowance, etc.) <b>AUSD...AUSV</b> .....	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
b6. from other local government bodies <b>AELD...AELV</b> .....	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
b7. from private welfare organisations <b>AIPD...AIPV</b> .....	1	2 (If “Yes”)→ €	_ _ _ , _ _ _

**“Yes” to Question B18c:**

	Yes	No	Amount
c1. scholarship <b>BORSAD..BORSAV</b> .....	1	2 (If “Yes”)→ €	_ _ _ , _ _ _
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>RRD..RRV</b> .....	1	2 (If “Yes”)→ €	_ _ , _ _ _ , _ _ _
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>ROD..ROV</b> .....	1	2 (If “Yes”)→ €	_ _ , _ _ _ , _ _ _
c3. alimony <b>ALIMD..ALIMV</b> .....	1	2 (If “Yes”)→ €	_ _ , _ _ _ , _ _ _
c4. other income <b>ALTRED..ALTREV</b> .....	1	2 (If “Yes”)→ €	_ _ _ , _ _ _

Remarks:

---



---



---



---

**END OF ANNEX**

**PROPERTY OWNED AT THE END OF 2006**

**D1**

(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 another Annex D1*

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

(CONT.)

PROPERTY (do not change order)	First property	Second property	Third property
9. How much do you think the property could be sold for if it were unoccupied? - total amount.....	<b>VALABIT</b> €  _ _ _ , _ _ _ , _ _ _	€  _ _ _ , _ _ _ , _ _ _	€  _ _ _ , _ _ _ , _ _ _
10. Did you let the property in 2006? <b>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)</b> - Yes ..... - No..... → <b>Question 12</b>	<b>AFFITTO</b> 1 2	1 2	1 2
(If "Yes" to Question 10): 11. How much rent did your household receive in 2006? Total in 2006 → <b>Go to Question 13</b>	<b>AFFEFF</b> €  _ _ _ , _ _ _	€  _ _ _ , _ _ _	€  _ _ _ , _ _ _
(If "No" to Question 10): 12. Assuming you wanted to let the property, what <u>annual rent</u> do you think your household could charge? - Total annual rent .....	<b>AFFIMP</b> €  _ _ _ , _ _ _	€  _ _ _ , _ _ _	€  _ _ _ , _ _ _
<b>ALL PROPERTIES</b>			
13. How did you acquire the property? - purchased from a private individual..... - purchased from other (firm, pension fund...) - inherited ..... - part purchased, part inherited ..... - received as a gift ..... - built by household ..... - other ( <b>please specify</b> ) .....	<b>POSS</b> 1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6
14. Is the property located in this region? - Yes ..... → <b>End of Annex</b> - No .....	<b>IMMDOVE</b> 1 2	1 2	1 2
15. (If "No") Where is it located?	_ _  <b>IMMREG</b>	_ _	_ _

Enter region code from table below

Piedmont.....	1	Friuli – Venezia Giulia .....	6	Le Marche.....	11	Puglia .....	16
Val d'Aosta.....	2	Liguria .....	7	Lazio .....	12	Basilicata .....	17
Lombardy.....	3	Emilia – Romagna.....	8	Abruzzo.....	13	Calabria .....	18
Trentino - Alto Adige .....	4	Tuscany.....	9	Molise .....	14	Sicily .....	19
Veneto.....	5	Umbria.....	10	Campania .....	15	Sardinia .....	20
				Abroad.....			21

Remarks:

---



---



---



---

**END OF ANNEX**→ **Go to Question D32**