

SURVEY OF ITALIAN HOUSEHOLDS' INCOME AND WEALTH 2008

QUESTIONNAIRE FOR HEAD OF HOUSEHOLD

1. QUESTIONNAIRE No. |_|_|_|_|_|_|_|
(enter the number from the list of names) **NQUEST**

(for new households formed from former PANEL households enter the QUESTIONNAIRE No. for the original panel household and tick the box on the right)

2. DATE OF INTERVIEW |_|_|| / |_|_|| / 2009
DATA11* **DATA12***

3. TIME OF INTERVIEW |_|_|. |_|_|
ORA11* **ORA12***

4. NAME OF INTERVIEWER _____

5. CODE OF INTERVIEWER |_|_|_|_|_|_|_|_| **CODINT***

6. PLACE OF INTERVIEW _____
ICOM* IPROV* _____

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

- New: unit drawn from primary list (O) 1
- replacement drawn from reserve list (R)..... 2
- Panel (interviewed in 2007) (P) 3
- New household formed by member of panel household (ex PANEL) 4 **NQUESTP**

CONTINT

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

ⓘ LE VARIABILI ASTERISCATE NON SONO DISPONIBILI PER GLI UTENTI ESTERNI

A. COMPOSITION OF HOUSEHOLD AT THE END OF 2008

ALL HOUSEHOLD MEMBERS

I would first like to record the composition of the household. Please list all household members on 31 December 2008.

(Include all persons normally living in the dwelling on 31 December 2008 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 home on 31 December 2009. Do not include children born in 2009.)

A00. The household comprised persons, including children.

NCOMP Number of persons from 0 years of age upwards living in the household on 31 December 2008.

Record the personal data for each member of the household. If the household contains more than 6 members, please use 2 forms.

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 person.

N.B. Identify the effective head of household, i.e. the PERSON PRIMARILY RESPONSIBLE FOR THE HOUSEHOLD BUDGET. Record information on the head of household in column 1 and continue with the remaining household members. Keep to the same order in subsequent pages.

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
NORD						
NAME (write in full)						
A01.Gender						
SEX						
- male	1	1	1	1	1	1
- female	2	2	2	2	2	2
(SHOW CARD A02)						
A02.Status in household						
PARENT						
- head of household (H:H.)	1					
- spouse/partner of H.H.		2	2	2	2	2
- parent of H.H.		3	3	3	3	3
- parent of H.H.'s spouse/partner.....		4	4	4	4	4
- child of H.H. and present spouse/partner.....		5	5	5	5	5
- child of H.H. or spouse/partner from previous relationship		6	6	6	6	6
- spouse/partner of child of H.H. or H.H.'s spouse/partner.....		7	7	7	7	7
- grandchild of H.H. or spouse/partner		8	8	8	8	8
- niece/nephew of H.H. or spouse/partner		9	9	9	9	9
- sibling of H.H.		10	10	10	10	10
- sibling of H.H.'s spouse/partner		11	11	11	11	11
- spouse/partner of sibling of H.H. or H.H.'s spouse/partner.....		12	12	12	12	12
- other relative of H.H. or spouse/partner		13	13	3	13	13
- other household member not related to H.H.		14	14	14	14	14

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

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
Name (write in full) →						
A03. Place of birth LNASC* (SHOW CARD A03a) If in Italy please enter province code.....						
(SHOW CARD A03b) If abroad please enter country code..... ENASC*						
ANASC A04. Year of birth						
A05. Italian national: CIT - Yes → Question A09..... - No → Question A06	1 2	1 2	1 2	1 2	1 2	1 2
A06. (If "No") SHOW CARD A03b. LCIT* What is the member's nationality? (enter country code; for DISPLACED PERSONS write 999)						
ANINGR A07. Year of arrival in Italy						
(For H.H. or spouse/partner born abroad; otherwise go to Question A09)						
A08. Why did you settle in Italy? - parents moved here..... - joined family..... - for work..... - other (please specify)	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
MOTIV						
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 2008? - excellent..... - good..... - fair..... - poor..... - very poor..... - no answer/don't know.....	1 2 3 4 5 9	1 2 3 4 5 9	1 2 3 4 5 9	1 2 3 4 5 9	1 2 3 4 5 9	1 2 3 4 5 9
SALUT						
A10 (If "poor" or "very poor") (SHOW CARD A10) How has the health of.... (name) changed in the last 3 years? - better..... - the same..... - worse..... - no answer/don't know.....	1 2 3 9	1 2 3 9	1 2 3 9	1 2 3 9	1 2 3 9	1 2 3 9
SALUTC						

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
NAME (write in full) →						
A11.If joined household in 2007-2008 give reason: MOTENT						
- newborn	1	1	1	1	1	1
- other reasons	2	2	2	2	2	2
A12.If left household in 2007-2008 give reason: MOTUSC						
- death	1	1	1	1	1	1
- transfer to barracks, nursing home, hospital, prison, etc.	2	2	2	2	2	2
- moved abroad	3	3	3	3	3	3
- formed new household, married	4	4	4	4	4	4
- other	5	5	5	5	5	5
<i>(For codes 4 and 5 to Question A12)</i> A13. New address <i>(including telephone number)</i>						
If joined/left household A14. Year in which joined/left the household ANNOENUS	2007 2008	2007 2008	2007 2008	2007 2008	2007 2008	2007 2008
MEMBER NUMBER IN 2007 SURVEY <i>(situation at 31-12-2006)</i> <i>(Interviewer, number <u>must always</u> be entered!)</i> NORDP						

REMARKS: _____

ALL HOUSEHOLD MEMBERS

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

Member number →	CONTINUE WITH MEMBERS PRESENT ON 31 DECEMBER 2008					
	H.H. 1	2	3	4	5	6
NAME (write in full) →						
A15.MARITAL STATUS STACIV						
- married	1	1	1	1	1	1
- single	2	2	2	2	2	2
- separated/divorced	3	3	3	3	3	3
- widowed	4	4	4	4	4	4
A16.PLACE OF ABODE AT THE END OF 2003 <i>(SHOW CARD A03a) PROV*</i> <i>For Italy enter province code</i> <i>(SHOW CARD A03b)</i> <i>For abroad enter country code.....</i> EST						

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

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
NAME (write in full) →						
(SHOW CARD A17) A17. EDUCATIONAL QUALIFICATIONS (Give the highest qualification obtained) STUDIO						
- none	1	1	1	1	1	1
- primary school certificate	2	2	2	2	2	2
- lower secondary school certificate	3	3	3	3	3	3
- vocational secondary school diploma (3 years of study)	4	4	4	4	4	4
- upper secondary school diploma	5	5	5	5	5	5
- 3-year university degree/higher education diploma	6	6	6	6	6	6
- 5-year university degree	7	7	7	7	7	7
- postgraduate qualification	8	8	8	8	8	8
(SHOW CARD A18) (If 3-year university degree/H.E. diploma, 5-year degree or postgraduate qualification) A18. 5-YEAR DEGREE OR 3-YEAR DEGREE/H.E. DIPLOMA TIPOLAU						
- mathematics, physics, chemistry, biology, science, pharmacy	1	1	1	1	1	1
- agricultural and veterinary sciences	2	2	2	2	2	2
- medicine and dentistry	3	3	3	3	3	3
- engineering	4	4	4	4	4	4
- architecture and town planning	5	5	5	5	5	5
- economics and statistics ..	6	6	6	6	6	6
- political science and sociology	7	7	7	7	7	7
- law	8	8	8	8	8	8
- arts, philosophy, languages, teacher training, psychology	9	9	9	9	9	9
- other	10	10	10	10	10	10
(If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification) A19. FINAL MARK FOR DEGREE/DIPLOMA VOTOEDU/SUEDU SELODE	<input type="text"/> out of <input type="text"/> <input type="checkbox"/> hons	<input type="text"/> out of <input type="text"/> <input type="checkbox"/> hons	<input type="text"/> out of <input type="text"/> <input type="checkbox"/> hons	<input type="text"/> out of <input type="text"/> <input type="checkbox"/> hons	<input type="text"/> out of <input type="text"/> <input type="checkbox"/> hons	<input type="text"/> out of <input type="text"/> <input type="checkbox"/> hons
(If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification) A20. YEAR OF DEGREE/DIPLOMA ANNOEDU	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(SHOW CARD A21) (If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification) A21. UPPER SECONDARY SCHOOL DIPLOMA						
- vocational college	1	1	1	1	1	1
- technical college	2	2	2	2	2	2
- liceo (classics, science or language studies)	3	3	3	3	3	3
- liceo (art studies) or art college	4	4	4	4	4	4
- teacher-training college	5	5	5	5	5	5
- other	6	6	6	6	6	6
TIPODIP						
(If upper secondary school diploma) A22. After obtaining the diploma did you attend/are you attending a university degree course? UNIVER						
- Yes	1	1	1	1	1	1
- No	2	2	2	2	2	2
(If H.E. diploma/3-year degree/5-year degree or postgraduate qualification) A22a. Are you attending an undergraduate or postgraduate degree course? UNIVER1						
- Yes	1	1	1	1	1	1
- No	2	2	2	2	2	2
(If "Yes" to A22 or A22a) A23. How many years did you attend/have you been attending? ANNIUNIVER	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

INFORMATION ON HEAD OF HOUSEHOLD'S FATHER AND MOTHER

ALL HOUSEHOLD MEMBERS

	HEAD OF HOUSEHOLD	
	Father	Mother
<p>(SHOW CARDS A24-A25-A26) What were the educational qualifications, employment status and sector of activity of your parents <u>when they were your age?</u> <i>(If parent was retired or deceased at that age, refer to the time preceding retirement or death. If parent had more than one job, indicate the main one)</i></p> <p>- Not known/no answer/don't know.....</p> <p>→ Question A31</p> <p>A24. Educational qualification:</p> <p>- none.....</p> <p>- primary school certificate</p> <p>- lower secondary school certificate</p> <p>- upper secondary school diploma.....</p> <p>- university degree</p> <p>- postgraduate qualification</p> <p>- no answer/don't know</p> <p>A25. Employment status:</p> <p>- blue-collar worker</p> <p>- office worker</p> <p>- teacher</p> <p>- junior manager, official</p> <p>- senior manager</p> <p>- member of profession</p> <p>- employer</p> <p>- own-account worker</p> <p>- not employed</p> <p>- no answer/don't know.....</p> <p>A26. Sector of activity (if employed):</p> <p>- agriculture, fisheries</p> <p>- industry</p> <p>- general government</p> <p>- other (commerce, crafts, other services, etc.)</p> <p>- no answer/don't know</p>	<p>1</p> <p>NOPCF</p> <p>STUPCF</p> <p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>CONPCF</p> <p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p> <p>10</p> <p>SETPCF</p> <p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p>	<p>1</p> <p>NOMCF</p> <p>STUMCF</p> <p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>CONMCF</p> <p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p> <p>10</p> <p>SETMCF</p> <p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p>

Questions A27-A34 only if parents <u>not living</u> in household on 31 December 2008)	HEAD OF HOUSEHOLD	
	Father	Mother
A27. In what year were your parents born?	ANAPCF _ _ _ _	ANAMCF _ _ _ _
A28. Parents' place of birth (SHOW CARD A03a) For <u>Italy</u> enter province code	LNASPCF* _ _	LNASCDCF* _ _
(SHOW CARD A03b) For <u>abroad</u> enter country code	ENASPCF* _ _ _	ENASCDCF* _ _ _
(If born abroad) A29. Do/did your parents have Italian nationality? - Yes → Question A31	CITPCF	CITDCF
- No → Question A30	1 2	1 2
A30. What is/was their nationality?		
(SHOW CARD A03b and enter country code)	_ _ _ LCITPCF*	_ _ _ LCITDCF*
A31. Were your parents still living on 31 December 2008? - Yes → Question A33	VITPCF	VITDCF
- No → Question A32	1 2	1 2
- Not known/no answer/don't know → Question A35	3	3
(If "No") A32. Can you give the year of death?	ANMORTPCF _ _ _ _	ANMORTDCF
- Not known/no answer/don't know → Question A35	1 NOMPCF	1 NOMDCF
(If born abroad and still living) A33. Were your parents resident in Italy on 31 December 2008? - Yes	ITPCF	ITDCF
- No → Question A35	1 2	1 2
- Don't know → Question A35	3	3
(If "Yes") A34. Can you say why they moved to Italy? - their parents moved here	MOTIVPCF	MOTIVDCF
- joined spouse	1 2	1 2
- joined children	3	3
- work	4	4
- other (please specify)	5	5

If H.H.'s year of birth is an ODD number → Round 1 (Part 1)
Otherwise → Question. A35

I would now like to ask some questions about your spouse's or partner's father and mother.

	SPOUSE/PARTNER	
	Father	Mother
(SHOW CARD A24-A25-A26)		
What were the educational qualifications, employment status and sector of activity of your spouse's/partner's parents <u>when they were their age?</u> <i>(If parent was retired or deceased at that age, refer to the time preceding retirement or death. If parent had more than one job, indicate the main one)</i>		
- Not known/no answer/don't know.....	1	1
→ Question. A35	NOPCO	NOMCO
R1.1. Educational qualification:	STUPCO	STUMCO
- none.....	1	1
- primary school certificate	2	2
- lower secondary school certificate	3	3
- upper secondary school diploma.....	4	4
- university degree	5	5
- postgraduate qualification	6	6
- no answer/don't know	7	7
R1.2. Employment status:	CONPCO	CONMCO
- blue-collar worker	01	01
- office worker	02	02
- teacher	03	03
- junior manager, official	04	04
- senior manager	05	05
- member of profession	06	06
- employer	07	07
- own-account worker	08	08
- not employed	09	09
- no answer/don't know.....	10	10
R1.3. Sector of activity (if employed):	SETPCO	SETMCO
- agriculture, fisheries	1	1
- industry	2	2
- general government	3	3
- other (commerce, crafts, other services, etc.)	4	4
- no answer/don't know	5	5

End of ROUND 1 (Part 1)

→ Question. A35

ALL HOUSEHOLD MEMBERS	HOUSEHOLD HEAD	SPOUSE/PARTNER
A35. Did you have any siblings (still alive) <u>not residing</u> with you on 31 December 2008? - Yes - No → Question. A37	VITFCF 1 2	VITFCO 1 2
A36. (If "Yes"): - Number of brothers - Number of sisters	NFRATCF □□ NSORECF □□	NFRATCO □□ NSORECO □□

A37. Did you have any children (still alive) <u>not residing</u> with you on 31 December 2008? - Yes - No → Question. A40	FIGLICF 1 2
A38. (If "Yes") - How many children?	NFIGLICF □□
A39. (If "Yes" and if H.H. born abroad) How many children live permanently abroad?	NFIGLINOIT □□
A40. (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	PARNOIT 1 2
(If married or living with partner) A41. In what year did you and your spouse/partner begin living together?	ANCONV □□□□

If H.H.'s year of birth is an ODD number → Round 1 (Part 2)
 Otherwise → Section B

R1.4. Considering all aspects of your life, how happy would you say you are? Give a score from 1 to 10, where 1 means "very unhappy", 10 means "very happy" and the values in between represent intermediate states **HAPPY**

Very unhappy

Very happy

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

N.B.
Questions R1.5 to R1.9 should be put to all women aged 18 to 64 years present at the interview.

Let us now consider the optimum family size.

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

Member number → (All women aged 18 to 64)	MEMBERS OF HOUSEHOLD					
	1	2	3	4	5	6
R1.5. Do you have children? - Yes - No	FIGL					
	1	1	1	1	1	1
	2	2	2	2	2	2
R1.6. (If "Yes") - How many children? (Living at home and not)	NFIGL					
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
R1.7. Do you plan to have (more) children later? - Yes → End of Round - Not now, I'll think about it later → End of Round Round - No, I don't want any more children → End of Round - No, I don't want children → End of Round - No, but I would like/would have liked (more) children → Question R1.9	ALTRF					
	1	1	1	1	1	1
	2	2	2	2	2	2
	3	3	3	3	3	3
	4	4	4	4	4	4
	5	5	5	5	5	5
R1.8.1. Is the number of children you have: - the number you wanted? → End of Round - or would you like to have more children?	DESF1					
	1	1	1	1	1	1
	2	2	2	2	2	2
R1.8.2. Would you like to have (had) children?: - Yes - No → End of Round	DESF2					
	1	1	1	1	1	1
	2	2	2	2	2	2
R1.9. What is stopping/has stopped you having (more) children? (Interviewer, DO NOT PROMPT; no more than three answers) - insufficient income - incompatibility with work - home not suitable..... - no regular help from relatives - no nursery schools nearby or too expensive - caring for other relatives - no partner to have children with..... - don't agree with partner on number of children . - biological/physical reasons - other reasons	MOTNF1 ..3					
		1	1	1	1	1
	1	2	2	2	2	2
	2	3	3	3	3	3
	3	4	4	4	4	4
	4	5	5	5	5	5
	5	6	6	6	6	6
	6	7	7	7	7	7
	7	8	8	8	8	8
	8	9	9	9	9	9
	9	10	10	10	10	10
	10					

→ Go to Section B

B. EMPLOYMENT AND EARNINGS

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

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
NAME (write in full) →						
<p>B01. Was(name) employed in 2008? That is, was he/she in paid employment? Refer to the situation in most of 2008. APQUAL</p> <p>(If "employed") Can you tell me what (name) does at present (e.g. "architect", "bank employee", "owner of construction company", "lorry driver")? DESQUAL</p> <p>What job did (name) do for most of the year? (SHOW CARD B01a)</p> <p>(If "not employed") What was 's (name) employment status in 2008? (SHOW CARD B01b)</p>						
<p>• PAYROLL EMPLOYEE</p> <p>- blue-collar worker or similar (including employee, apprentice, homemaker and sales assistant)</p> <p>- office worker</p> <p>- school teacher (all schools), including teacher with term appointment, special contract or similar)</p> <p>- junior/middle manager</p> <p>- senior manager, senior official, school head, director of studies, university teacher, magistrate</p> <p>- other (please specify) _____</p>	1	1	1	1	1	1
<p>-</p>	2	2	2	2	2	2
<p>-</p>	3	3	3	3	3	3
<p>-</p>	4	4	4	4	4	4
<p>-</p>	5	5	5	5	5	5
<p>• SELF-EMPLOYED WORKER</p> <p>- member of profession</p> <p>- small employer</p> <p>- own-account worker/craft worker</p> <p>- owner or member of family business</p> <p>- working shareholder/partner</p> <p>- contingent worker on own account (regular or occasional collaborator, project worker, etc.).....</p> <p>- other (please specify) _____</p>	6	6	6	6	6	6
<p>-</p>	7	7	7	7	7	7
<p>-</p>	8	8	8	8	8	8
<p>-</p>	9	9	9	9	9	9
<p>-</p>	10	10	10	10	10	10
<p>-</p>	20	20	20	20	20	20
<p>• NOT EMPLOYED</p> <p>- seeking <u>first</u> job</p> <p>- unemployed</p> <p>- homemaker</p> <p>- independent means.....</p> <p>- retired worker</p> <p>- pensioner (disability/survivor's pension/old-age welfare benefits).....</p> <p>- student (from primary school up)</p> <p>- pre-school-age child.....</p> <p>- voluntary worker.....</p> <p>- other (please specify).....</p>	11	11	11	11	11	11
<p>-</p>	12	12	12	12	12	12
<p>-</p>	13	13	13	13	13	13
<p>-</p>	14	14	14	14	14	14
<p>-</p>	15	15	15	15	15	15
<p>-</p>	16	16	16	16	16	16
<p>-</p>	17	17	17	17	17	17
<p>-</p>	18	18	18	18	18	18
<p>-</p>	19	19	19	19	19	19

Interviewer, please read carefully the definitions of employment status.

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

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
NAME (write in full) →						
B02. (If <u>unemployed</u> or <u>retired worker</u>) Before retiring or becoming unemployed, what was’s (name) employment status? (SHOW CARD B02)						
<ul style="list-style-type: none"> • PAYROLL EMPLOYEE ASNONOC <ul style="list-style-type: none"> - blue-collar worker or similar (including employee, apprentice, homemaker or sales assistant) 01 01 01 01 01 01 - office worker 02 02 02 02 02 02 - school teacher (all schools), including teacher with term appointments, special contract or similar) 03 03 03 03 03 03 - junior/middle manager 04 04 04 04 04 04 - senior manager, senior official, school head, director of studies, university teacher, magistrate 05 05 05 05 05 05 - other (please specify): _____ • SELF-EMPLOYED WORKER <ul style="list-style-type: none"> - member of profession 06 06 06 06 06 06 - small employer 07 07 07 07 07 07 - own-account worker/craft worker 08 08 08 08 08 08 - owner or member of family business 09 09 09 09 09 09 - working shareholder/partner 10 10 10 10 10 10 - contingent worker on own account (regular or occasional collaborator, project worker, etc.) 20 20 20 20 20 20 - other (please specify) _____ 						
B03. (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)						
<ul style="list-style-type: none"> - agriculture, hunting, forestry, fishing, fish-farming and related services 1 1 1 1 1 1 - mining, food products, beverages and tobacco, textiles, clothing, leather products, wood products, paper, chemicals, metal products, other manufactures, production and distribution of electricity, gas and water 2 2 2 2 2 2 - building and construction 3 3 3 3 3 3 - wholesale and retail trade, repair of motor vehicles and motorcycles, lodging and catering services 4 4 4 4 4 4 - transport, warehousing and transport support services (e.g. post and postal services), information and communication services 5 5 5 5 5 5 - finance and insurance 6 6 6 6 6 6 - real-estate and rental services, travel agencies, IT services, other services 7 7 7 7 7 7 - domestic services for households, production of goods and services by households for own consumption 8 8 8 8 8 8 - general government, defence, education, health, compulsory social contributions and social welfare 9 9 9 9 9 9 - extraterritorial organizations and entities 10 10 10 10 10 10 - art, sport, entertainment and leisure activities 11 11 11 11 11 11 						

REMARKS: _____

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

MEMBERS AGED 15 AND OVER (otherwise → Question B27)	MEMBERS OF HOUSEHOLD					
Member number →	H.H. 1	2	3	4	5	6
NAME (write in full)→						
B04. Considering all jobs, including temporary, performed in his/her lifetime, how many employers or occupations has (name) had up to and including 31 December 2008? NESPLAV - none → Question. B27 - one - more than one, i.e: (N.B. If unemployed – i.e. code 12 to Question B01 - code 0 cannot be used)	0 1 _ _	0 1 _ _	0 1 _ _	0 1 _ _	0 1 _ _	0 1 _ _
B05. The jobs performed by(name) have been: EXLAV - only as a payroll employee - only as self-employed - both	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
B06. How old was (name) when he/she began work? (The answer should refer to their first job)ETALAV	_ _	_ _	_ _	_ _	_ _	_ _
N.B. Questions B07-B10 refer to the first job. (If aged under 46, otherwise → Question. B11) B07. During the first year in your first job, how much did you earn per month? YXLAV Don't know..... YXLAV1	€ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _
(If answer to Question.B04 is “more than one job” and member less than 46 years of age, otherwise → Question. B11) B08. Was your first job as?: PREXLAV - fixed-term payroll employee - permanent payroll employee..... - own-account worker.....	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
B09. How many years did the job last? ANXLAV - (If less than 1 year) How many months? MESIXLAV - Don't know ANXLAV1	_ _ _ _ 99	_ _ _ _ 99	_ _ _ _ 99	_ _ _ _ 99	_ _ _ _ 99	_ _ _ _ 99
B10. Why did you leave? (no more than 2 answers) MOTEXLAV - found a better job - dismissed - company closed - incompatible with family life - health..... - end of contract - other	1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7

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

MEMBERS AGED 15 AND OVER (otherwise → Question B27)	MEMBERS OF HOUSEHOLD					
Member number →	H.H. 1	2	3	4	5	6
NAME (write in full)→						
B11. 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)? CONTRIB - Yes - No.....	1 2	1 2	1 2	1 2	1 2	1 2
(If "Yes") B12. For how many years (including back-payments)? ACONTRIB (If less than 1 year) For how many months?..... MCONTRIB	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _

FOR EMPLOYED MEMBERS (see Question B01), otherwise → Question B22

(If the answer to Question B04 is more than one job, otherwise → Question B14)						
B13. How old was (name) when he/she began the job that he/she had on 31 December 2008? ETALAV2	_ _	_ _	_ _	_ _	_ _	_ _
B14. The place where.....(name) works is: DATOREST - in Italy - abroad (includes international organizations, embassies, consulates and military bases in Italy of foreign countries) → Question B17.....	1 2	1 2	1 2	1 2	1 2	1 2
(If "works in Italy", code 1 to Question B14) NOPEND						
B15. Do you work in your district of residence? - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2
(If "No") (SHOW CARD A03a, enter province code and write name of town) IPROVAZ COMAZ	PROV _ _	PROV _ _	PROV _ _	PROV _ _	PROV _ _	PROV _ _
B16. In what town does.....(name) work?.....	COM _ _	COM _ _	COM _ _	COM _ _	COM _ _	COM _ _

EMPLOYED MEMBERS, otherwise → Question B22

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
<p>NAME (write in full)→</p> <p>ETAPEN (If the member is present, otherwise Question B22)</p> <p>B17. At what age does (name) expect to retire (or at what age did he/she retire)?.....</p> <p>B18. When (name) retired/retires what percentage of his/her pre-retirement employment income did/will his/her state pension represent? Consider the state pension only and exclude any supplementary pensions or pension funds? COPPU.....</p>						
<p>B18. When (name) retired/retires what percentage of his/her pre-retirement employment income did/will his/her state pension represent? Consider the state pension only and exclude any supplementary pensions or pension funds? COPPU.....</p>						
<p>(If member is payroll employee and present, otherwise Question B22)</p> <p>B19. Has.....'s (name) severance pay fund been transferred to some form of supplementary pension scheme (pension fund or private retirement plan)? PREVCOM</p> <p>- Yes</p> <p>- No</p> <p>- Don't know</p>	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
<p>B20. (If "Yes") When?</p> <p>- Year ANPREVCOM</p> <p>- Month (If "don't know" code 99) MPREVCOM</p>	 	 	 	 	 	
<p>B21.(If the interviewee gave a figure for Question B18 and has joined a supplementary pension scheme, i.e. answered "yes" to Question B19, otherwise Question B22) You have said that your state pension represents/will represent ...(read answer to Question B18) of your earnings. If you also consider your supplementary pension, what do you think that percentage will rise to? COPPIP</p>						

ALL HOUSEHOLD MEMBERS

B22. Imagine you are 65 years old and receive a total pension income of 1,000 euros a month (adjusted for inflation). Would you be willing to give up half that pension for the whole of your old age in exchange for a lump sum of 60,000 euros to be paid immediately? **PREFFIP**

- Yes 1
- No 2

B23 (If "No") Would you for 80,000 euros? **PREFFIP1**

- Yes 1
- No..... 2

B24.(If "No") And for 100,000 euros? **PREFFIP2**

- Yes 1
- No..... 2

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

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
Name (write in full) →						
(For household members aged 15 and over) B25. Did (name) obtain any earnings in 2008 from full or part-time, continuous or occasional payroll employment? (Read aloud) - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2
(For household members aged 15 and over) B26. Still in 2008, did (name) obtain any earnings from self-employment as (Read aloud) a) a member of profession, small employer, own-account worker or contingent worker (under a collaboration, occasional or project contract, etc.)? - Yes - No..... b) owner or member of family business? - Yes - No c) working shareholder/partner? - Yes - No.....	1 2 1 2 1 2	1 2 1 2 1 2	1 2 1 2 1 2	1 2 1 2 1 2	1 2 1 2 1 2	1 2 1 2 1 2
ALL HOUSEHOLD MEMBERS B27. In 2008 did (name) receive any income from retirement pension, disability benefits, seniority benefits, state pension, old-age welfare benefits, survivor's pension or insurance-based personal pension (life annuity)? - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2
B28. In 2008 did (name) receive any of the following benefits: (Read aloud) (If household member aged 15 and over) a) Unemployment benefits of any kind (CIG, mobility list, ordinary unemployment) or severance pay? - Yes - No (All household members) b) Any type of financial support from public or private bodies? - Yes - No (All household members) c) Scholarships, gifts/contributions of money from relatives or friends not living with the household, alimony or other income? - Yes - No	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2

- N.B.**
- Summarize the situation of each member by circling the appropriate number next to each option.
 - 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					
• payroll employee ("Yes" to Question B25)	B1	B1	B1	B1	B1	B1
• member of a profession, small employer or own-account worker, or contingent worker on own account (regular or occasional collaboration contract, project contract, etc.)? ("Yes" to Question B26a)	B2	B2	B2	B2	B2	B2
• family business (complete only one B3 for all household members) ("Yes" to Question B26b)	B3					
• working shareholder/partner ("Yes" to Question B26c)	B4	B4	B4	B4	B4	B4
• pensioner (all types of pension) ("Yes" to Question B27)	B5	B5	B5	B5	B5	B5
• in receipt of other income ("Yes" to Question B28)	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 a member of the household have any of the following on 31 December 2008... *(Interviewer, read out one item at a time and enter codes)*

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

C03. *(If "Yes")* How many members of the 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>bank or post office current account</u> ? DEPC	1	2	_ _ NDEPC	_ _ IDEPC
b) a <u>bank or post office savings account</u> ? LIB	1	2	_ _ NLIB	_ _ ILIB

N.B.- If there is no bank or post office current or savings account → Go to Question C11a

C04. Does the household have a current account (or savings account) with just one bank or post office or with several?

C05. *(If "several")* How many (banks or post offices)?

- only one 1 **UNABAN**

- several 2 → Number |_|_| **BANCHE**

(SHOW CARD C06)**C06. Which banks do you use? (Interviewer, for "other bank" enter the full name of the bank – multiple answers possible)****For the post office enter code 999 NOMEBA1*.. 8***

Abaxbank spa	1	Banco di Desio e della Brianza	46
Allianz Bank Financial Advisor.....	2	Banco di Napoli	47
Banca Agricola Mantovana	3	Banco di Sardegna	48
Banca Antoniana – Popolare Veneta	4	Banco di Sicilia	49
Banca Antonveneta	5	Banco Popolare	50
Banca Caboto S.p.a	6	Banco Popolare di Verona e Novara S.c.r.l.	51
Banca Carige Cassa di Risparmio di Genova e Imperia	7	Barclays Bank	52
Banca Carime	8	Bipop – Carire	53
Banca Commerciale Italiana (COMIT)	9	BNP Paribas	54
Banca d'intermediazione mobiliare Imi S.p.a	10	C.R. di Verona, Vicenza, Belluno e Ancona Banca – Cariverona	55
Banca dell'Adriatico	11	Calyon Corporate and Investment Bank	56
Banca della Campania.....	12	Capitalia S.p.a	57
Banca delle Marche	13	Cassa di Risparmio del Friuli Venezia Giulia	58
Banca di Credito Cooperativo di Roma	14	Cassa di Risparmio di Asti	59
Banca di Roma/Gruppo Capitalia	15	Cassa di Risparmio di Firenze	60
Banca Fideuram	16	Cassa di Risparmio di Lucca Pisa e Livorno	61
Banca Generali	17	Cassa di Risparmio di Padova e Rovigo	62
Banca Intesa	18	Cassa di Risparmio di Parma e Piacenza	63
Banca IntesaBci Mediocredito	19	Cassa di Risparmio di Torino S.p.a	64
Banca Italease	20	Cassa di Risparmio di Venezia	65
Banca Mediolanum	21	Cassa di Risparmio in Bologna	66
Banca Nazionale del Lavoro	22	Centrobanca-Banca centrale di credito popolare	67
Banca per il Leasing spa – Italease S.p.a	23	Credito Artigiano.....	68
Banca per la finanza alle opere pubbliche e alle infrastrutture S.p.a	24	Credito Bergamasco	69
Banca Piccolo Credito Valtellinese	25	Credito Emiliano	70
Banca Popolare Commercio e Industria	26	Credito Italiano	71
Banca Popolare dell'Emilia Romagna	27	Credito Siciliano	72
Banca Popolare dell'Etruria e del Lazio.....	28	Deutsche Bank	73
Banca Popolare di Ancona	29	Dexia Crediop	74
Banca Popolare di Bari.....	30	Fincobank Banca Fineco.....	75
Banca Popolare di Bergamo – Credito Varesino	31	Ing Direct nv	76
Banca Popolare di Lodi	32	Interbanca Piccole	77
Banca Popolare di Milano	33	Intesa San Paolo/IMI	78
Banca Popolare di Novara	34	Mediobanca – Banca di credito finanziario S.p.a.	79
Banca Popolare di Sondrio	35	Mediocredito Centrale S.p.a	80
Banca Popolare di Verona – Banco S. Geminiano e S. Prospero	36	Monte dei Paschi di Siena	81
Banca Popolare di Vicenza.....	37	Rolo Banca 1473	82
Banca Popolare Friuladria	38	Société General	83
Banca Regionale Europea	39	Unicredit Banca/Gruppo Unicredit	84
Banca Regionale Europea	40	Unipol Banca.....	85
Banca Sella.....	41	Veneto Banca.....	86
Banca Toscana	42	1 st other bank (enter name)	87
Banche Popolari Unite S.c.r.l.	43	2 nd other bank (enter name)	88
Banco Bilbao Vizcaya Argentaria sa	44	3 rd other bank (enter name)	89
Banco di Brescia S. Paolo Cab	45	Post office	999

IF MORE THAN ONE BANK IS CIRCLED FOR QUESTION C06 – Otherwise enter the code of the bank circled for Question C06.**C07. Which of..... (read out the banks in Question C06) do you use most often?**Code |___|___|___| **NOMEBA*****C08. 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..... 04
- crediting of salary
- custody and settlement of securities 06
- trading of securities
- insurance policies
- consumer credit – personal loans 09
- individual portfolio management 10
- interactive online services
- online information services..... 12
- other
- none..... 14

(If you have a current account "Yes" to Question C01a)

C09a. Do you (or does a member of the household) have overdraft facilities? **SCOPER:**
(Include all bank and post office accounts of household members but do not include any business or company accounts)

- Yes 1
- No 2 → **Question C11a**
- Don't know ... 3 → **Question C11a**

C09b. (If "Yes"): Were the overdraft facilities used in 2008?

- Yes 1
- No 2 → **Question C11a UTSCOPER**

C10. (If "Yes"): How much did the overdraft amount to on 31 December 2008?

€|_|.|_|_|_|_|_|_|_|_|_|_| **FSCOPER**

- Don't know99

FSCOPER1

We will now discuss different types of payment instrument.

C11a. Did you or a member of the household own at least one credit card in 2008? **CARTA**

C11b. (If "Yes") How many credit cards did the household own in 2008 (not including company cards)?

- Yes 1 → Number of CREDIT CARDS |_|_|_| **CARTE**
- No 2 → **Question C13**

C12a. Is the monthly balance due on at least one of the household's credit cards paid off in instalments? **USOCART**

- No, we don't use the card/ we use the card only very occasionally1 → **Question C13**
- No, we pay off the balance in one go2 → **Question C13**
- Yes, we pay off the balance in instalments3

C12b. Can you quantify the debt owing on all credit cards on 31 December 2008?

€|_|_|_|_|_|_|_|_|_|_| **CARTDEB**

- Don't know..... 99 **CARTDEB1**

C13. Did you or a member of the household own at least one BANCOMAT/POSTAMAT debit card in 2008? **BANCOMAT**

C14. (If "Yes") How many?

- Yes 1 → No. of BANCOMAT/POSTAMAT cards |_|_|_|_| **NBANCOMA**
- No 2 → **Question C15**

C15. Did you or a member of the household own at least one PREPAID CARD from a bank or post office (Postapay) in 2008? **CARTAPRE**

C16. (If "Yes") How many prepaid cards did the household own in 2008?

- Yes 1 → Number of PREPAID CARDS |_|_|_|_| **NCARTAPRE**
- No 2

If H.H.'s year of birth is an even number → Round 2
Otherwise → Question C17a

(If you own a Bancomat/Postamat card – “Yes” to Question C11a)

R2.1. How many payments did the household make by credit card on average per month in 2008? *(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)*
- Number of CREDIT CARD payments in 2008|__|__| **NPAGCAAN**

(If the household owns a Bancomat/Postamat debit card, “Yes” to Question. C13, otherwise → Question, R.2.6)

R2.2. On average how many cash withdrawals were made per month in 2008 using a BANCOMAT/POSTAMAT card? *(All BANCOMAT/POSTAMAT cards owned by the household)*

- Average number of monthly BANCOMAT/POSTAMAT withdrawals (none=0) |__|__|
 - **NPREL1**
 - (If less than 1 per month)*
 - Number of BANCOMAT/POSTAMAT withdrawals in 2008 |__|__|
- } *(If “none” to Question*
} **R2.2 go to Question R2.4)**
} **NPREL1AN**

R2.3. How much was withdrawn on average each time?

- average amount of each withdrawal €|__|,|__|__|__| **PRELMED1**

R2.4. In 2008, did you or members of the 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? **PAGAM4U**

- Yes 1
- No 2 → **Question R2.6**

R2.5. *(If “Yes”)* How often on average each month ?

- Average number of times per month|__|__| **PAGAM4**
- (If less than 1 per month)*
- Number of times in 2008|__|__| **PAGAM4AN**

(If household has a bank or post office account, “Yes” to Question C01, otherwise → Question R.2.10)

R2.6. **Excluding Bancomat/Postamat card withdrawals**, on average how many cash withdrawals per month did you or members of the household make from a bank or post office?

- No. of bank or post office withdrawals per month (none=0) |__|__|
 - (If less than 1 per month)*
 - No. of bank or post office withdrawals in 2008|__|__|
- } **NPREL2**
} *If “none” to Question*
} **R2.6 go to Question R2.8**
} **NPREL2AN**

R2.7. How much was withdrawn on average each time?

- average amount of each withdrawal €|__|,|__|__|__| **PRELMED2**

R2.8. Did you (or a member of the household) write bank or post office cheques to make payments in 2008? *(Do not include withdrawals by cheque)* **ASSBAN**

- Yes 1
- No 2 → **Question R2.10**

R2.9. *(If “Yes”)* How many cheques did the household write on average each month in 2008?

- Average number of cheques per month|__|__| **NASSBAN**
- (If less than 1 per month)*
- Number of cheques written in 2008|__|__| **NASSBAN2**

We would now like to ask some questions about your relationship with the bank(s).

(If you have an account with a bank or post office, "Yes" to Question C01a, otherwise → Question R.2.14)

R2.10. Regarding your or the household's current or savings accounts, if the bank collapsed do you think that there exists a deposit insurance scheme to refund your money? **ASSDEP**

- Yes 1
- No 2
- Don't know 3

R2.11. *(If "Yes")* Is there an upper limit on the amount of the current or savings account that is insured? **LIMASS.**
(If "Yes") What is that limit?

AMOUNT AMMASS

- Yes 1 → -€|_|_|_|,|_|_|_|
- No 2
- Don't know 3

R2.12. How often do you check the balance in your current account? **CHECKCC**

- at least once a week.....1
- at least once a fortnight2
- at least once a month3
- less than once a month4
- never.....5
- don't know6

R2.13. Which of the following options best describes your actions when you receive your bank statement? **(SHOW CARD R2.13)CHECKTIPO**

- I check my receipts against the statement.....1
- I check that the amounts credited and debited in the statement are reasonable2
- I just check the balance3
- I don't read it.....4
- I don't receive a statement5
- Don't know.....6

Imagine that you find yourself in the following situation

R2.14. You have won the lottery and will receive a sum equal to your household's net yearly revenue. You will receive the money in a year's time. However, if you give up part of the sum you can collect the rest of your win immediately. **SCONTO1...4**

R2.14a. To obtain the money immediately would you give up **20 per cent** of your win?

- Yes1 → **Rest of Section C**
- No2 → **Question R2.14b**

R2.14b. What about **10 per cent**?

- Yes1 → **Rest of Section C**
- No2 → **Question R2.14c**

R2.14c. And **5 per cent**?

- Yes1 → **Rest of Section C**
- No2 → **Question R2.14d**

R2.14d. Just **2 per cent**?

- Yes1 → **Rest of Section C**
- No2 → **Rest of Section C**

End of ROUND 2

→ **Section C**

ALL HOUSEHOLD MEMBERS

C17a. How much cash do you usually keep at home for everyday expenses?

- €|_|,|_|_|_| **SCORTA**

C17b. How much CASH do you usually spend per month?

€|_|,|_|_|_| **SPESECON**

C18. Do any members of the household use a computer (at home, at work or elsewhere)?

COMPUSA

- Yes 1
- No 2 → **Question C22**

C19. Did your household have a computer at home in 2008?

COMPCASA

- Yes 1
- No 2

C20. Do any members of the household use the Internet (or e-mail) at home or elsewhere?

INTERNET

- Yes 1
- No 2 → **Question C22**

C21. Did anyone buy any goods or services or make any bookings on the Internet in 2008 (e.g. by credit card, bank transfer or payment on receipt)?

EBUY

- Yes 1
- No 2

C22. Did you or a member of the household do business with banks or financial intermediaries by telephone or computer in 2008?

COLDIS

- Yes 1
- No 2

SAVINGS AND INVESTMENTS

(SHOW CARD C23)

- C23.** This is a list of different forms of saving and investment. Have you or a member of the household ever used any of them at any time? **VIT_A1 ... H**
(For each saving or investment enter code 1=Yes in column C23 if the answer is "have used" and code 2=No if the answer is "have never used")

(For each saving or investment used at some time)

- C24.** Did the household have **(form of saving)** on 31 December 2008? **POS_A1 ... H**
(Enter code 1=Yes or 2=No in column C24)

(SHOW CARD C25)

(For each saving or investment held on 31 December 2008)

- C25.** What was the value on 31 December 2008? Answer using one of the ranges on this card. **CLA_A1 ... H**
(Enter the code for the range of value in column C25)

(For each saving or investment held on 31 December 2008)

- C26.** Can you tell us the approximate value on 31 December 2008? **AMM_A1 ... H**
(Enter the value in column C26)
(Interviewer, in the event of a refusal to answer go to Question C27, otherwise go to Question C28)

(If no value is given)

- C27.** Could you at least tell me whether the value of the household's savings or investments 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 C27)

SAVINGS AND INVESTMENTS		Held during lifetime		Held on 31 December 2008		Size range of holding on 31 December 2008	Holding on 31 December 2008		Position in the interval (**) on 31 December 2008
		(C23) (card C23)		(C24)			(C26)		
		Yes	No	Yes	No				
A	BANK ACCOUNTS, CERTIFICATES OF DEPOSIT, REPOS								
<i>Interviewer, for A1 and A2 note the answers to Question C01.</i>									
	A1	Current account with bank or post office	1	2	1	2	□□□	€ □,□□□□.□□□□	I C S
	A2	Savings account with bank or post office	1	2	1	2	□□□	€ □,□□□□.□□□□	I C S
	A3	Certificates of deposit	1	2	1	2	□□□	€ □,□□□□.□□□□	I C S
	A4	Repos ⁽¹⁾	1	2	1	2	□□□	€ □,□□□□.□□□□	I C S
B	POST OFFICE SAVINGS CERTIFICATES		1	2	1	2	□□□	€ □,□□□□.□□□□	I C S
C	ITALIAN GOVERNMENT SECURITIES								
	C1	BOTs (T-bills)	1	2	1	2	□□□	€ □,□□□□.□□□□	I C S
	C2	CCTs (T-certificates)	1	2	1	2	□□□	€ □,□□□□.□□□□	I C S
	C3	BTPs (T-bonds)	1	2	1	2	□□□	€ □,□□□□.□□□□	I C S
	C4	CTZs (zero coupon)	1	2	1	2	□□□	€ □,□□□□.□□□□	I C S
	C5	Other (CTEs, CTOs etc.)	1	2	1	2	□□□	€ □,□□□□.□□□□	I C S
D	BONDS, SHARES OF ITALIAN INVESTMENT FUNDS, ETF								
	D1	Bonds	1	2	1	2	□□□	€ □,□□□□.□□□□	I C S
	D2	Investment funds	1	2					
	D3	- equity funds			1	2	□□□	€ □,□□□□.□□□□	I C S
	D4	- balanced equity funds			1	2	□□□	€ □,□□□□.□□□□	I C S
	D5	- balanced bond funds			1	2	□□□	€ □,□□□□.□□□□	I C S
	D6	- balanced funds			1	2	□□□	€ □,□□□□.□□□□	I C S
	D7	- bond funds			1	2	□□□	€ □,□□□□.□□□□	I C S
	D8	- money market funds			1	2	□□□	€ □,□□□□.□□□□	I C S
	D9	- flexible funds			1	2	□□□	€ □,□□□□.□□□□	I C S
	D10	Indexed funds (ETF,ILF)			1	2	□□□	€ □,□□□□.□□□□	I C S
E	ITALIAN SHARES AND SHAREHOLDINGS		1	2					
	E1	Shares in listed companies (at their market value on 31 December 2008)			1	2	□□□	€ □,□□□□.□□□□	I C S
	E2	of which: in privatized companies (Comit, Credit, INA, IMI, Eni, Telecom, Enel, BNL, ACEA, ...)			1	2	□□□	€ □,□□□□.□□□□	I C S
	E3	Shares in unlisted companies (at their estimated realisable value on 31 December 2008)			1	2	□□□	€ □,□□□□.□□□□	I C S
	E4	Shares in private companies - <i>srl</i> (at their estimated realisable value on 31 December 2008)			1	2	□□□	€ □,□□□□.□□□□	I C S

	E5	Shares in partnerships (at their estimated realisable value on 31 December 2008) (***)		1	2	_ _	€ _ , _ , _ , _ . _ , _		C	S	
F	MANAGED PORTFOLIOS (*)		1	2	1	2	_ _	€ _ , _ , _ , _ . _ , _		C	S
G	FOREIGN SECURITIES (ISSUED BY NON-RESIDENTS)		1	2							
	G1	Bonds, govt. securities and investment funds		1	2	_ _	€ _ , _ , _ , _ . _ , _		C	S	
	G2	Shares		1	2	_ _	€ _ , _ , _ , _ . _ , _		C	S	
	G3	Other		1	2	_ _	€ _ , _ , _ , _ . _ , _		C	S	
H	LOANS TO COOPERATIVES (SOCIAL LOANS, ETC.)		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 household members work.

ALL HOUSEHOLD MEMBERS

C28. Considering all the household's savings and investments at the end of 2008, was any part placed with intermediaries not resident in Italy? (*Interviewer, non resident includes foreign branches of Italian banks. Resident includes Italian branches of foreign banks*) **ESTEROAF**

- Yes 1
- No 2
- Don't know 3

C28a. (If "Yes") What percentage?

- |_|_|_|_| % **AMESTEROAF**
- Don't know 999 **AMESTEROAF1**

Note: I would now like to ask some questions about specific savings and investments of the household.

C29. Did you or a member of the household own unit-linked or index-linked insurance policies at the end of 2008? **LINKED**

- Yes 1
- No 2
- Don't know 3

C30. (If you own bonds, code D1 to Question C24) Did you or a member of the household own structured bank bonds at the end of 2008? **OBSTRUT**

- Yes 1
- No 2
- Don't know 3

C31. (If you own investment funds, code D3-D10 to Question C24) Did you or a member of the household own non-harmonized or closed-end funds at the end of 2008? **FONDARM**

- Yes 1
- No 2
- Don't know 3

C32. (If "Yes" to Questions C29 or C30 or C31, otherwise go to Question C36)

Where did you acquire these investments? **DOVEOPAC1..9**

- from the bank where the main account is held 1
- from another bank 2
- from an investment firm 3
- from the post office 4
- other (please specify) 5
- don't recall/don't know 9

C33. Before deciding to acquire these investments did you consult? (Read aloud) **CHIOPAC1-CHIOPAC9**

- the intermediary you bought them from (i.e. the bank, post office or investment firm employee.) 1
- other experts or advisors 2
- specialized press 3
- specialized internet sites 4
- friend, relatives, colleagues 5
- other (please specify) 6
- don't recall/don't know 9

C34. (If code 1 or code 2 to Question C33)

How satisfied are you with the service used to purchase the financial investments?

- very satisfied 1 **SODCONSUL**
- fairly satisfied 2
- not very satisfied 3
- not at all satisfied 4

C35. (If "not very satisfied" or "not at all satisfied", code 3 or code 4 to Question C34)

Why? (*Do not read out; no more than two answers*) **MOTINSOD1-2**

- unsatisfactory return on the investment 1
- lack of transparency regarding the characteristics of the investment (e.g. riskiness) 2
- lack of transparency regarding the costs of the investment (fees and commissions) 3
- other (please specify) 4

ALL HOUSEHOLD MEMBERS
(SHOW CARD C36)

C36. In managing your financial investments, would you say you have a preference for investments that offer:

RISFIN

- VERY HIGH returns, but with A HIGH risk of losing part of the capital 1
- a GOOD return, but also a FAIR degree of protection for the invested capital 2
- a FAIR return, with a GOOD degree of protection for the invested capital..... 3
- LOW returns, WITH NO RISK of losing the invested capital 4

Note: I would now like to ask you some questions about your opinion concerning the working of the financial market.

C37. What interest rate (after tax) would you expect to get if you put money in a risk-free investment for a year? (e.g. Treasury bills, fixed-term deposits or similar investments)

- |__|__|.|__|__|% **TAXNORISK**
- Don't know..... 99 **TAXNORISK1**

C38. (If you gave a figure for Question C37) What interest rate (after tax) would you expect to pay to borrow money without collateral for a year (e.g. the interest rate on a current account overdraft or for a temporary loan from friends or relatives)?

- |__|__|.|__|__|% **TAXNOGAR**
- Don't know..... 99 **TAXNOGAR1**

C39. On a scale from 0 to 100, what is the likelihood that in a year's time interest rates will be higher than today?

- |__|__|__| **PROBINT1**
- Don't know..... 99 **PROBINT11**

C40. (If you gave a figure for Question C39) What is the likelihood they will be more than 1 point higher?

- |__|__|__| **PROBINT2**
- Don't know..... 99 **PROBINT21**

C41. On a scale from 0 to 100, what is the likelihood that if you invest in the Italian stock market today it will yield a profit in a year's time?

- |__|__|__| **PROBORS1**
- Don't know..... 99 **PROBORS11**

C42. (If you gave a figure for Question C41) What is the likelihood the investment will earn more than 10%?

- |__|__|__| **PROBORS2**
- Don't know..... 99 **PROBORS21**

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 CARD C43) QCC

C43. Imagine you receive this statement 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**QCC1**

C44. Which of the following types of mortgage do you think would allow you from the very start to fix the maximum amount and number of instalments to be paid before the debt is extinguished? **QMUTUO**

- Floating-rate mortgage1
- Fixed-rate mortgage2
- Floating-rate mortgage with fixed instalments.....3
- Don't know4

C45. Which of the following statements concerning supplementary pension schemes (pension funds and annuities) do you believe to be true? **QPREVC1-QPREVC4**

	TRUE	FALSE	DON'T KNOW
- The investment has tax advantages compared with investment funds1	2	3	
- Part of the capital can be withdrawn at the time of retirement1	2	3	
- Some pension funds guarantee restitution of the capital paid in1	2	3	
- Pension funds guarantee a fixed percentage of the last salary1	2	3	

C46. Imagine leaving 1,000 euros in a current account that pays 1% interest and has no charges. Imagine 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? **QINT**

- Yes1
- No, I will be able to buy less.....2
- No, I will be able to buy more3
- Don't know4

C47. Which of the following investment strategies do you think entails the greatest risk of losing your capital? **QRISK1**

- Investing in the shares of a single company1
- Investing in the shares of more than one company2
- Don't know3

C48. A company can be financed by issuing either shares (equity securities) or bonds (debt securities). Which do you think is most risky for the investor? **QRISK2**

- Shares1
- Bonds2
- They are equally risky3
- I don't know the difference between shares and bonds.....4
- Don't know5

→ Go to Section D

D. PRINCIPAL RESIDENCE, OTHER PROPERTY AND DEBTS

(Questions D01 to D17 refer to the household's residence on 31 December 2008, if different from the current residence)

D01. When did the household come to live here?

- Year **ANABIT**

(SHOW CARD D02)

D02. The household's home on 31 December 2008 was..... ? **(Read aloud)** **GODABIT**

- owned by the household..... 1 → **Quest. D03**
 - rented or sublet 2 → **Quest. D09**
 - under redemption agreement 3 → **Quest. D03**
 - occupied in usufruct 4
 - occupied free of charge, i.e. loaned by friends or relatives or given in exchange for services, such as caretaking, cleaning and so on 5
- } → **Quest. D11**

(If "owned by household" or occupied "under redemption agreement", codes 1 or 3 to Question D02)

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

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

D04. What share does the 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 numbers from Section A - Composition of the household)**

- Owner(s) **(enter member number(s))**

PRO1 ... 9

(SHOW CARD D07)

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

- purchased from private individual 1
- purchased from private firm/organization (e.g. construction company) 2
- purchased from public-sector firm/agency (e.g. pension fund.) 3
- inherited 4 → **Quest. D12**
- part purchased/part inherited 5
- received as a gift 6 → **Quest. D12**
- built by household or as part of a cooperative 7
- other 8 **POSS**

D08. What was the purchase price of the dwelling? **(If code 7 to Question D07 refer to the cost of building the dwelling)**

€ **IMPACQ**

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

D09. What was your monthly rent in 2008, excluding condominium charges, heating and other expenses?

€ per month **TFITTO**

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

D10. 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)

D11. Who owned the household's dwelling on 31 December 2008? **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)

D12. Imagine you wanted to let your house/flat, what monthly rent do you or the household think could be charged? Do not include condominium charges, heating or other expenses.

€ per month **TFITIMP**

ALL HOUSEHOLD MEMBERS

D13. How large (in square metres) is the house/flat? (*Consider the usable area*)

M² |_|_|_|_|_| **SUPAB**

D14. When was it built?

Year |_|_|_|_|_| **ANCOSTR**

D15. How many bathrooms are there? **BAGNI**

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

D16. Does the house/flat have a (own or centralised system) heating system? **RISCALD**

- Yes 1
- No 2

D17. In your opinion, how much is your house/flat worth (unoccupied)? In other words, what price could you ask for it today (including any cellar, garage or attic)? Please give your best estimate.

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

D18. Did the household go on holiday in Italy or abroad in 2008, even for a short period? **VAC**

- Yes1
- No2 → **Question D20**

(If "Yes")

D19. Where did you stay? (*Multiple answers possible*) **VACDOV1 .. 3**

- Hotel, camping site, self-catering..... 1
- House owned by household2 → **Interviewer, consider the answer to this question when compiling Annex D1**
- House owned by others3

(SHOW CARD D20)

D20. Did you or another member of your household own (either outright, under a redemption agreement, as remainderman) other houses, premises (shops, offices, garages) or agricultural or non-agricultural land, either in Italy or abroad, on 31 December 2008? (*If "Yes"*) How many?

(N.B. read out one item at a time and enter codes)

(N.B. check answers to Question 12 in Annex B2 and Question 13 in Annex B3)

TYPE OF PROPERTY	No. BUILDINGS/LAND OWNERSHIP OWNED	
	ALTRAB	NALTRAB
a) <u>Other dwelling</u> owned (not including household's home), <u>holiday properties</u> , <u>lettings</u> , property <u>lent</u> to friends or relatives, for <u>business</u> use or <u>given in usufruct</u> ?	- Yes ...1 → _ _ _ _ - No2	
b) <u>Other premises</u> or buildings (shops, offices, hotels, warehouses, garages, parking places, sheds)?	- Yes ...1 → _ _ _ _ - No2	NALTRFAB
c) <u>Farm land</u> (adjoining or separate from the house for agricultural use)?	- Yes ...1 → _ _ _ _ - No2	NTERAGR
d) <u>Non-farm land</u> (with or without buildings)?	- Yes ...1 → _ _ _ _ - No2	NTERNAGR

Fill in one column of ANNEX D1 for each property owned (after completing Question D20)

D21. During 2008 did the household make advance payments on property (all types, including non-residential property) not yet owned? **ANTIC**

D22. (If "Yes") How much did you pay in 2008?

- Yes 1 → € |_|_|,|_|_|_|,|_|_|_| Amount paid in 2008 **ANTICIPI**
- No 2

PROPERTY OWNERS (principal residence and other properties) otherwise go to Question D26

D23. Considering all properties owned by the household, did you (or members of the household) incur expenses for extraordinary maintenance in 2008? Extraordinary maintenance expenses are those related to extensions, improvements, renovation, repair, refurbishment, exteriors, etc.

D24. (If "Yes") How much did you spend?

	D23 EXPENSES	D24 AMOUNT
a) extraordinary maintenance of <u>principal residence</u>	MANSTRA	TMANSTRA
	Yes 1 →	€ _ _ , _ _ _ , _ _ _
	No 2	
b) extraordinary maintenance of <u>other properties</u> (other dwellings and buildings)	MANSTR2	TMANSTR2
	Yes 1 →	€ _ _ , _ _ _ , _ _ _
	No 2	

D25. Considering all properties owned by the household, did you (or members of the household) take advantage of the 36 per cent or 41 per cent tax deductible allowance for renovation costs? **RISTR (If "Yes")**: What was the total amount deducted? **TRISTR**

- Yes 1 → € |_|_|,|_|_|_| Amount deducted in 2008
- No 2
- Don't know 3

Note: I would now like to ask some questions about the household's debts.

Loans relating to the principal residence

D26. Did the household have any outstanding loans from banks, financial companies or other institutions at 31 December 2008 for the purchase or renovation of the principal residence? (include mortgages and personal loans, such as "fifth of salary" etc.) **DEBITA1**

- Yes 1 (If "Yes") → How many? |_| **NDEBITA1**
- No 2

Loans relating to other properties

D27. Did the household have any outstanding loans from banks, financial companies or other institutions at 31 December 2008 for the purchase or renovation of other properties? (include mortgages and personal loans, such as "fifth of salary" etc) **DEBITA2**

- Yes 1 (If "Yes") → How many? |_| **NDEBITA2**
- No 2

N.B.: Fill in one column of Annex D2 for each loan after completing Questions D26 and D27

(SHOW CARD D28)

D28. Let us now talk about other loans (i.e. personal loans, consumer credit obtained at the point of sale, etc.) taken out to cover household needs (not including any loans connected with your business). At the end of 2008 did the household have debts with banks or financial companies or for instalment payments? **(N.B. Read aloud once and enter codes)**

(If "Yes") What was the amount? Consider the whole amount of loans outstanding on 31 December 2008.

		DEBITB...E	TDEBITB ... E	
		YES	NO	AMOUNT
- loans for the purchase of <u>tangible goods</u> (jewellery, gold, etc.).....	1	2	(If "Yes")→	€ _ , _ _ _ _ _ , _ _ _ _
- loans for the purchase of <u>motor vehicles</u> (car, etc.).....	1	2	(If "Yes")→	€ _ , _ _ _ _ _ , _ _ _ _
- loans for the purchase of <u>furniture, household appliances, etc.</u>	1	2	(If "Yes")→	€ _ , _ _ _ _ _ , _ _ _ _
- loans for the purchase of <u>non-durable goods</u> (holidays, fur coats, etc)	1	2	(If "Yes")→	€ _ , _ _ _ _ _ , _ _ _ _

If loans were taken out to purchase tangible goods/motor vehicles/furniture, household appliances/non-durable goods ("Yes" to Question D28 a,b,c,d), ask Questions D29-D29a otherwise go to Question D30.

D29. Regarding these loans, how much is spent each year on repayments? (capital and interest) **RATAB..RATAE**

		AMOUNT
- loans for the purchase of <u>tangible goods</u> (jewellery, gold, etc.).....	→	€ _ , _ _ _ _ _ , _ _ _ _
- loans for the purchase of <u>motor vehicles</u> (car, etc.)	→	€ _ , _ _ _ _ _ , _ _ _ _
- loans for the purchase of <u>furniture, household appliances, etc.</u>	→	€ _ , _ _ _ _ _ , _ _ _ _
- loans for the purchase of <u>non-durable goods</u> (holidays, fur coats, etc)	→	€ _ , _ _ _ _ _ , _ _ _ _

D29a. Regarding these loans, do you remember what the interest on them is, including all charges (APRC)? If more than one loan has been taken out for the same item, refer to the largest. **TAXC..TAXE**

- loans for the purchase of <u>motor vehicles</u> (car, etc.)	_ _	%
- loans for the purchase of <u>furniture, household appliances, etc.</u>	_ _	%
- loans for the purchase of <u>non-durable goods</u> (holidays, fur coats, etc) or other reasons.....	_ _	%

If loans were taken out to purchase property (Yes to Question D26 or D27), ask Question D30 otherwise go to Question D30a.

D30. Consider all loans and mortgages for the home or for other properties owned by the household (if there is more than one loan for the same item, consider the largest). Why did you choose the institution providing the loan...? **(only one answer) CHIFINMUT:**

	Loan
a) It offered better financial conditions than competitors.....	1
b) It offered better non-financial conditions than competitors (e.g. rapid processing)	2
c) It was the only one to grant the loan	3
d) It was the first institution I contacted	4

If loans were taken out to purchase tangible goods/motor vehicles/furniture, household appliances/non-durable goods (Yes to Question D28a,b,c,d), ask Question D30a otherwise go to Question D31.

D30a. Consider all personal loans and consumer credit taken out by the household (if there is more than one loan for the same item, consider the largest). Why did you choose the institution providing the personal loan/consumer credit...? **(only one answer) CHIFINCONS:**

	Consumer credit
a) It offered better financial conditions than competitors.....	1
b) It offered better non-financial conditions than competitors (e.g. rapid processing)	2
c) It was the only one to grant the loan	3
d) It was the first institution I contacted	4

If every type of loan was taken out (Yes to Questions D26 or D27 or D28a,b,c,d) ask Question D31 otherwise go to Question D32

D31. Considering all loans of whatever type, was the household behind with payments by more than 90 days at any time or for any period of time last year? **RITARDO**

- Yes 1
- No 2

D32. On 31 December 2008, did the household have credits or debts with relatives or friends not living with the household? **CREDIT/DEBIT (If "Yes")** What was the amount? **TCREDIT/TDEBIT**

	YES	NO	AMOUNT
- credits	1	2 (If "Yes")	→ € _ , _ _ _ , _ _ _
- debts	1	2 (If "Yes")	→ € _ , _ _ _ , _ _ _

D33. Did the household contact a bank or financial company in 2008 with a view to obtaining a loan or mortgage?
 - Yes1
 - No2 → **Question D36 MUTUOR**

D34. Was the request granted in full, granted in part or refused?

MUTUOE

- granted in full1 → **End of Section**
- granted in part2
- refused3

D35. What reason was given for the refusal (or partial refusal)?

MUTUORIF

- no collateral (personal or real guarantees)1
 - report by the Central Credit Register2
 - other reasons3
- } → **End of Section**

D36. (If "No" to Question D33) During 2008 did you or a member of the household consider applying for a mortgage or a loan from a bank or financial company but later change your mind because you thought the request would be refused?

- Yes1 **MUTUORIC**
- No2

→ **Go to Section E**

E. HOUSEHOLD EXPENDITURE

(SHOW CARD E01)

E01. Did you (or members of the household) buy any of the following items in 2008? (*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 have not been paid for in full)

	YES	NO	
	ACQUI1 ... 3		Value of items purchased in 2008 (paid or not paid) ACQUISA ... C
- valuables (jewellery, ancient or gold coins, works of art, antiques including furniture)	1	2	(<i>If "Yes"</i>) → € _ _ , _ _ , _ _
- means of transport (cars, motorbikes, caravans, motor boats, boats, bicycles)	1	2	(<i>If "Yes"</i>) → € _ _ , _ _
- furniture, furnishings, household appliances, 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.)	1	2	(<i>If "Yes"</i>) → € _ _ , _ _

E03. Did you (or a member of the household) sell any of the following in 2008? (*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	
	VEND1 ... 2	VENDA ... B	Value of items sold in 2008
- valuables (jewellery, ancient or gold coins, works of art, antiques including furniture)	1	2	(<i>If "Yes"</i>) → € _ _ , _ _ , _ _
- means of transport (cars, motorbikes, 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 2008 in the following categories: valuables, means of transport, furniture/furnishings/household appliances?

(*Interviewer, prompt if necessary*) Think of what you would have received in 2008 if you had sold them.

**Estimated total value on
31 December 2008**

- valuables (jewellery, ancient or gold coins, works of art, antiques, including furniture)			JWOVAT € _ _ , _ _ , _ _
- means of transport (cars, motorbikes, caravans, motor boats, boats, bicycles).....			JWDURAT1 € _ _ , _ _
- furniture, furnishings, household appliances, 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.)			JWDURAT2 € _ _ , _ _

E06. Did you or a member of the household pay maintenance or alimony, make payments (including gifts) to relatives or friends not living with the household, or make donations or other contributions?

(If "Yes") What was the amount of the payments? Can you tell me what part of these payments went to people (or institutions) living (operating) abroad? **(if nothing, enter 0)**

	YES	NO	Amount	Percentage abroad
	CONTRA ... D	CONTRA ... D	in 2008	ESTA...D
			ACONTRA ... D	
- maintenance	1	2	(If "Yes") → € _ _ _ , _ _ _ _ _ _ %	
- REGULAR financial payments to relatives or friends (e.g. rental, monthly allowance, etc.)	1	2	(If "Yes") → € _ _ _ , _ _ _ _ _ _ %	
- OCCASIONAL payments to relatives or friends outside household (e.g. on marriage, graduation, special occasions)	1	2	(If "Yes") → € _ _ _ , _ _ _ _ _ _ %	
- donations and other cash gifts (e.g. to non-profit associations, voluntary organizations, charities)	1	2	(If "Yes") → € _ _ _ , _ _ _ _ _ _ %	

(SHOW CARD E07)

E07. You said that the household spends approximately..... in cash per month. **(answer to Question C17b)**. How much did the household spend on average per month in 2008 in cash, by credit card, cheque or Bancomat card, on all items?

Include all spending, for both food and non-food, and **exclude** only the following items:

- purchases of valuables, cars, etc., maintenance, allowances, gifts (as above)
- extraordinary maintenance of dwelling;
- rental of dwelling;
- mortgage instalments;
- life insurance premiums;
- contributions to supplementary pension schemes.

average monthly spending all all items € |_|_|_|,|_|_|_| per month in 2008 **CONS**

E08. What, instead, is the 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 2008 **JCONSAL**

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

(SHOW CARD E09)

E09 In 2008, did a member of the household use any of the services listed on the card?

E10. (If "Yes") How much is spent each year on these services?

	YES SERV1 ... 5	NO SERVA ... E	Total annual expenditure in 2008	DON'T KNOW
Crèche/public or private nursery school (annual fee including meals)	1	2	(If "Yes")→ € _ _ _ , _ _ _	_
Public or private primary and secondary school (annual fee including meals)	1	2	(If "Yes")→ € _ _ _ , _ _ _	_
University (fees only).....	1	2	(If "Yes")→ € _ _ _ , _ _ _	_
Public and private hospitals or other facilities (including approved facilities) and medical fees (specialist or GP)	1	2	(If "Yes")→ € _ _ _ , _ _ _	_
Tests in public or private laboratories (including approved facilities)	1	2	(If "Yes")→ € _ _ _ , _ _ _	_

E11. 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

E12. 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

→ Go to Section F

F. INSURANCE POLICIES AND SUPPLEMENTARY PENSION PLANS

Life insurance

F01. Did you or a member of the household have a life insurance policy in 2008? Include only policies that pay out an income: in the event of the policy-holder's death (whole-of-life insurance policy), upon attainment of a specific age (life insurance with a savings component), or at an agreed term or in the event of the policy-holder's death (combination policy). Do not include insurance policies that provide a supplementary pension (individual pension plans).

- Yes..... 1

- No..... 2 → **Question F09 ASS1**

F02. How many life insurance policies did the household have in 2008? |___| No. of life insurance policies **NASS1**

	1 st policy	2 nd policy	3 rd policy	4 th policy	5 th policy
(Ask Questions F03 to F08 for each life insurance policy of the household in 2008)	ASS1C1 ... 5				
F03. Member insured (policy-holder) (Member number - Section A – Composition of the household)→	_	_	_	_	_
F04. In which year did the policy start?	_ _ _ _ ASS1A1 ... 5	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
F05. How much did the household pay into each policy in 2008?	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _
F06. How much was the policy worth on 31 December 2008?..... (enter 999 for Don't know)	€ ASS1K1 ... 5 _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _
F07. Does the policy envisage a payout on death? - Yes..... - No - Don't know	ASS1L1 ... 5 1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
F08. (If "Yes" to Question F07) What lump sum payout would the beneficiaries receive upon the policy-holder's death? (enter 999 for Don't know)	€ ASS1KA1 ... 5 _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _

Supplementary pension funds and retirement plans

F09. In 2008 did you or a member of the household pay into a personal retirement plan or supplementary pension fund? Bear in mind that personal pensions (pension funds or retirement plans) pay the holder an income only when he/she becomes eligible for a state pension. **ASS2**

- Yes 1
- No 2 **→ Question F19**

F10. How many pension funds or retirement plans did the household have in 2008?

No. of (supplementary) pensions |__| **NASS2**

<i>(Ask Questions F11 to F18 for each of the household's pension plans in 2008)</i>	1 st pension	2 nd pension	3 rd pension	4 th pension	5 th pension
F11. Member (holder of pension plan) <i>(N.B. Enter member number →</i>	ASS2C1 ...5 _ _	_ _	_ _	_ _	_ _
F12. What type of plan is it? <i>... (Read aloud)</i>	ASS2G1 ... 5				
- personal	1	1	1	1	1
- group, but paid entirely by individual.....	2	2	2	2	2
- group, but with employer's contribution	3	3	3	3	3
- Don't know	4	4	4	4	4
F13. <i>(If employer contributes to pension plan)</i> .How much did the employer pay into the plan in 2008? CONTRAZ1-.5	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _
<i>(Enter 999 for Don't know)</i>					
F14. How is the pension fund invested? <i>(Read aloud)</i>	COMPART1...5				
- capital guaranteed fund.....	1	1	1	1	1
- bond fund.....	2	2	2	2	2
- balance fund.....	3	3	3	3	3
- equity fund.....	4	4	4	4	4
- don't know	5	5	5	5	5
ASS2A1 ... 5					
F15. In what year were the first payments made into the plan?	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
ASS2K1 ... 5	€	€	€	€	€
F16. How much was the pension plan worth on 31 December 2008? <i>(Enter 999 for Don't know)</i>	_ _ . _ _ _	_ _ . _ _ _	_ _ . _ _ _	_ _ . _ _ _	_ _ . _ _ _
ASS2R1 ... 5					
F17. At what age will you begin to receive the income from the pension plan?	_ _	_ _	_ _	_ _	_ _
ASS2S1 ... 5	€	€	€	€	€
F18. How much did the household pay into this pension plan in 2008?	_ _ , _ _ _	_ _ , _ _ _	_ _ , _ _ _	_ _ , _ _ _	_ _ , _ _ _

Health insurance (accident and illness)

F19. Did you or a member of the household pay premiums for private health and accident insurance policies in 2008? **ASS4**

- Yes 1
- No 2 → **Question F23**

F20. How many policies did the household have in 2008? [] **NASS4**

(Interviewer, use one column for each policy)

	1 st policy		2 nd policy		3 rd policy		4 th policy		5 th policy	
ASS4C11 ... 19 .. ASS4C51 ... 59 F21. Which members of the household were covered by the policy in 2008?(enter member number(s) – Section A – Composition of the household)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ASS4S1 ... 5 F22. How much did the household pay in premiums for the policy in 2008?	€ _ _ , _ _ _		€ _ _ , _ _ _		€ _ _ , _ _ _		€ _ _ , _ _ _		€ _ _ , _ _ _	

Household insurance (excluding compulsory motor vehicle insurance)

F23. Did you or a member of the household pay premiums in 2008 on insurance for fire, theft, hail, liability, etc. (do not include compulsory motor vehicle insurance)? **ASS3**

- Yes 1
- No 2 → **END OF SECTION**

NASS31..NASS33

Motor vehicles

Land and houses

People

F24. How many policies do you have for ?

[]

[]

[]

F25. How much did the household spend overall on insurance policies in 2008? €|_|_|,|_|_|_| **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) |__|__|__| 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? COMPREENS	_ _ _ / _ _1_ _0_
G3. <i>(If born abroad)</i> How do you rate the <u>interviewee's ability to speak Italian?</u> ITA	_ _ _ / _ _1_ _0_
G4. How do you rate the <u>reliability</u> of the information on <u>income and wealth</u> provided by the interviewee? VERORED	_ _ _ / _ _1_ _0_
G5. How do you rate the general <u>atmosphere</u> in which the interview took place? KLIMA	_ _ _ / _ _1_ _0_
G6. How <u>easy</u> do you think it was for the interviewee to answer the questions? FACIL	_ _ _ / _ _1_ _0_

(Interviewer, fill in all parts)



I declare that I personally put all the questions in this questionnaire to the head of the household.

Date: _____ Signed: _____

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 number →	MEMBERS OF HOUSEHOLD NORD					
	H.H..1	2	3	4	5	6
Name (write in full) →						

INTPER

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

THE FOLLOWING QUESTIONS RELATE TO PAYROLL EMPLOYMENT

(If more than one payroll job was performed in 2008, fill in a separate Annex B1 for each)

1. Please indicate

THE WORK IS YOUR: - main activity..... 1 **ATTIVP**
 - secondary activity 2

YOU WORK: - full-time 1 **PARTIME**
 - part-time 2

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

PERIOD OF WORK

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

2. Do you work for a government department or public agency? This includes, central government, social security institutes, roads agency, regional authorities, provincial authorities, town authorities, universities, hospitals and national parks. **It does not include** companies in which the government is a stakeholder, such as ENEL, the postal service and the national railways. **PUBBLICO**

- Yes 1 → **Question 4**
 - No..... 2

3. Can you say how many people are permanently employed, in the whole of Italy, in the firm where you work? **DIMAZ**

- 4 or less 1
 - from 5 to 15 2
 - from 16 to 19 3
 - from 20 to 49 4
 - from 50 to 99 5
 - from 100 to 499 6
 - 500 and over 7

4. How many hours did you work on average per week in 2008, including paid and unpaid overtime?

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

(CONT.)

5 Did you have any opportunity to do specifically paid overtime in 2008?

- Yes 1
- No.....2

→ **Question 7 PSTRA**

6 How many hours of paid overtime did you work on average per week in 2008?

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

(SHOW CARD 7- AII. B1)

7. Can you calculate your total earnings in 2008 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 items (family allowances, productivity bonuses, sales commissions, etc.)

Total earned income in 2008 €|_|_|,|_|_|_|_|,|_|_|_|_| **YLM**

8. Did you receive any fringe benefits in 2008 in the form of luncheon vouchers, trips, company cars, etc. (excluding housing)?

- Yes 1 **INTEG**
- No.....2 → **End of Annex**

(If "Yes")

9. How much did these benefits amount to in 2008? What value can you put on them in money terms?

€|_|_|_|_|,|_|_|_|_| **YLNM**

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

Remarks:

MEMBERS OF A PROFESSION, SMALL EMPLOYERS, OWN-ACCOUNT WORKERS, CONTINGENT WORKERS EMPLOYED ON OWN ACCOUNT (COLLABORATION, OCCASIONAL AND PROJECT CONTRACTS, ETC.) **B2**
 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 number →	MEMBERS OF HOUSEHOLD NORD					
	H.H..1	2	3	4	5	6
Name (write in full) →						

INTPER

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

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

(If more than one payroll job was performed in 2008, fill in a separate Annex B2 for each)

- The work is your: - main activity 1
 - secondary activity 2 **ATTIVP**
- You worked (including normal holiday periods):
 - all year 1 **TUTTANNO**
 - part of the year 2 → How many months? |__|_| months
 - occasionally 3 **MESILAV**
- You are: **PROF**
 - member of a profession 1
 - small employer 2
 - own-account worker 3
 - contingent worker (collaboration, occasional, or project contract, etc.) 4 → **Question 7**

If member of profession, small employer, own-account worker, otherwise go to Question 7

- What type of firm do you work for? **FORGIU**
 - SRL 1
 - SPA 2
 - SAA 3
 - SCRL 4
 - SCRI 5
 - SAS 6
 - SNC 7
 - Sole proprietorship 8
 - Informal or de facto partnership 9
- How many employees are there in the firm, including owner(s)? |__|_|_| **NUMADD**
 - of which, payroll staff: |__|_|_| **NUMDIP**
- What share does the household own? |__|_|_|_| % **QUOPRO**

If contingent worker (collaboration, occasional or project contract, etc.), otherwise go to Question 9

- Do you decide where you work and do you have to work in the firm's or client's premises?
 - I choose where I work 1 **DOVELAV**
 - I have to work in the firm's/client's premises 2
 - no answer 3
- Do you choose the hours you work or do you have to stick to the firm's or client's working hours?
 - I choose what hours I work 1 **ORARIO**
 - I have to stick to the firms/client's working hours 2

- no answer3

ALL HOUSEHOLD MEMBERS

9. How many hours did you work on average per week in 2008?

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

10. What was your gross salary from work in 2008?

€ |_|_|,|_|_|,|_|_| **FATLOR**

(SHOW CARD 11 – Annex B2)

11. What were your earnings in 2008, net of all expenses, taxes and contributions paid?

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

INCOME (see answer to Question 8)	
a. revenues from the sale of goods and services net of VAT	
b. other receipts	
less	
EXPENSES	
a. ordinary maintenance	
b. purchases of raw materials or goods	
c. employee compensation, including social security contributions	
d. current expenses	
e. rent of premises, if any	
f. taxes and social security contributions	
g. other expenditure (interest payments, leasing instalments, depreciation/provisions)	
equals	
Net employment income in 2008. Interviewer, for loss place a minus sign (-) before the amount	
_ € _ _ , _ _ , _ _ YM	

12. Regarding debts and credits associated with your business, if you exclude debts contracted for the purchase of goods destined for household use, what was the amount of your outstanding debts on 31 December 2008 ...

(Interviewer, read out one item at a time and enter answers) DEBCR1 ... 5

	Yes	No	At 31 December 2008
- 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") → € _ _ , _ _ , _ _
- Commercial DEBTS (to suppliers)?	1	2	(If "Yes") → € _ _ , _ _ , _ _
- Commercial CREDITS (from customers)?	1	2	(If "Yes") → € _ _ , _ _ , _ _

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

13. When a payroll employee ceases employment, the firm has to give severance pay. How much did your total liability to all employees for severance pay amount to at the end of 2008 (TFR fund)? **TFR**

€ |_|_|,|_|_|,|_|_|

14. 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

15. 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**

Remarks: _____

END OF ANNEX

FAMILY BUSINESS**B3**

(only 1 annex for all household members)

QUESTIONNAIRE NO. |_|_|_|_|_|_|_|_| **INQUEST****INTPER**

Enter the reference number of the person answering	H.H. 1	2	3	4	5	6
---	---------------	----------	----------	----------	----------	----------

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 the household)

Member number → IND1... 6				
Name(write in full)→				
1. The work is your: ATTIVP1 ... 6 - main activity	1	1	1	1
- secondary activity	2	2	2	2
2. Number of months worked in 2008 (including normal holiday periods): MESILAV1 ... 6	_ _	_ _	_ _	_ _
3. How many hours did you work on average per week in 2008? ORETOT1 ... 6	_ _	_ _	_ _	_ _

4. Number of workers, including owner(s)

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

- of which, payroll staff:

- |_|_|_| **NUMDIP**

5. What share of the business is owned by the household?

- |_|_|_|_| % **QUOPRO**6. What type of firm is the family business? **FORGIU**

- SRL 1

- SPA 2

- SAA 3

- SCRL 4

- SCRI 5

- SAS 6

- SNC 7

- Sole proprietorship 8

- Informal or de facto partnership 9

7. Is the firm located in Italy?

- Yes 1

- No 2

SEDEIT8. (If "No") **SHOW CARD A03b.**In which country is the firm located? |_|_|_| **SEDLEG ****(enter country code)***N.B. For the next questions refer ONLY to the share owned by the household**

9 What were the gross earnings from the business in 2008?

€|_|_|,|_|_|,|_|_| **FATLOR****(CONT.)**

SHOW CARD 10– Annex B3)

10 What were your earnings in 2008, net of all expenses, taxes and contributions paid?

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

INCOME (see answer to Question 7) a. revenues from the sale of goods and services net of VAT b. other receipts
less
EXPENSES a. <u>ordinary maintenance</u> b. <u>purchases of 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>social security contributions</u> g. <u>other expenditure</u> (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

11. Regarding debts and credits associated with your business, if you exclude debts contracted for the purchase of goods destined for household use, what was the amount of your outstanding debts on 31 December 2008 ... **(Interviewer, read out one item at a time and enter answers)**

DEBCR1 ... 5

	Yes	No	At 31 December 2008
- 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") →€ _ _ , _ _ , _ _
- Commercial DEBTS (to suppliers)?	1	2	(If "Yes") →€ _ _ , _ _ , _ _
- Commercial CREDITS (from customers)?	1	2	(If "Yes") →€ _ _ , _ _ , _ _

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

12.When a payroll employee ceases employment, the firm has to give severance pay. How much did your total liability to all employees for severance pay amount to at the end of 2008 (TFR fund)? **TFR**
 € | | | | , | | | | , | | | |

13. 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

14. 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**

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 number →	MEMBERS OF HOUSEHOLD NORD					
	H.H..1	2	3	4	5	6
Name (write in full) →						

INTPER

Enter the reference number of the person answering	H.H. 1	2	3	4	5	6
--	--------	---	---	---	---	---

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? | | | | | months **MESILAV**
- occasional 3

3. Number of workers in the firm:

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

4. What type of firm is the business? **FORGIU**

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

5. Is the firm located in Italy?

- Yes..... 1
- No 2 **SEDEIT**

6. (If "No") **SHOW CARD A03b.**

In what country is it located? | | | | | **SEDLEG***
(enter country code)

7. How many hours did you work on average per week in 2008?

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

(CONT.)

8. How much did you receive, net of tax, in 2008 as fixed compensation for your work in the firm?

(did not receive any fixed compensation in 2008=0) €|_|_|,|_|_|_|_|_|,|_|_|_|_|_| **COMPFISS**

9. How much did you personally receive in distributed profits, net of tax, in 2008?

(no profits were distributed in 2008 =0) €|_|_|,|_|_|_|_|_|,|_|_|_|_|_| **DIVIDUT**

10. What percentage of the business do you own?

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

11. What was the market value of the firm (your share only) on 31 December 2008?

€|_|_|_|_|,|_|_|_|_|_|,|_|_|_|_|_| **PARTECIP**

Remarks:

END OF ANNEX

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 number →	MEMBERS OF HOUSEHOLD NORD					
	H.H..1	2	3	4	5	6
Name (write in full) →						

INTPER

Enter the reference number of the person answering	H.H. 1	2	3	4	5	6
--	-----------	---	---	---	---	---

THE FOLLOWING QUESTIONS CONCERN PENSIONS

N.B. 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 another Annex B5

PENSION	First pension	Second pension	Third pension	Fourth pension
(SHOW CARD 1-2 – All B5)				
1. You received a pension in 2008. Which body paid your pension?				
- INPS	ENTEPEN 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 (please specify):				
2. What type of pension did you receive?	TIOPEN			
- retirement pension	1	1	1	1
- state (welfare)	2	2	2	2
- disability/infirmary (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 (please specify)				
3. In what year did you start receiving the pension?	DECOR _ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
4. How much did you receive in pension benefits net of tax <u>per month</u> in 2008?.....	TPENS € _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _
5. For how many months? MESIPEN	Months _ _	Months _ _	Months _ _	Months _ _
6. Did you receive any pension arrears in addition to ordinary payments in 2008?	ARRET			
- Yes	1	1	1	1
- No	2	2	2	2
7. (If "Yes") TARRET How much did these arrears amount to?	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _
(If the interviewee received a RETIREMENT PENSION that did not involve voluntary contributions):				
8. 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)?	QUOTAPE _ _ _ %	_ _ _ %	_ _ _ %	_ _ _ %

Remarks:

END OF ANNEX

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 number →	MEMBERS OF HOUSEHOLD NORD					
	H.H..1	2	3	4	5	6
Name (write in full) →						

INTPER

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

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

(SHOW CARD 1 – Annex B6)

1. In 2008 did you personally receive other income. Of what type? **(Read aloud)** (Interviewer, check the answers to Question B28a-b-c)

2. What was the amount of this income in 2008?

“Yes” to Question B28a:

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

“Yes” to Question B28b:

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

“Yes” to Question B28c:

	Yes	No	Ammontare
c1. scholarship BORSAD..BORSAV	1	2 (If “Yes”)→ €	_ _ , _ _ _
c2a. REGULAR gifts or cash (e.g. expenses, rent, monthly allowance, etc.) from relatives or friends outside household	1	2 (If “Yes”)→ €	_ , _ _ _ , _ _ _
c2b. OCCASIONAL gifts or cash (e.g. wedding, graduation, special occasions) from relatives or friends outside household	1	2 (If “Yes”)→ €	_ , _ _ _ , _ _ _
c3. alimony ALIMD..ALIMV	1	2 (If “Yes”)→ €	_ , _ _ _ , _ _ _
c4. other income ALTRED..ALTREV	1	2 (If “Yes”)→ €	_ _ , _ _ _

(CONT.)

Remarks:

END OF ANNEX

PROPERTY OWNED AT THE END OF 2008

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 2008

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
1. Type of property	TIPOIMM		
- other dwellings (not including where the household lives)	1	1	1
- other buildings, i.e.			
- offices.....	2	2	2
- sheds/warehouses.....	3	3	3
- shops.....	4	4	4
- workshops/laboratories.....	5	5	5
- carports, garages, cellars.....	6	6	6
- agricultural land (with or without buildings).....	7	7	7
- non-agricultural land (with or without buildings).....	8	8	8
2. What share does the household own?	_ _ _ % QUOPRO	_ _ _ %	_ _ _ %
3. Which member(s) of the household own(s) the property? (Interviewer, use the member reference number from Section A – Composition of the household) Owner(s) (Member number) →	_ _ _ _ _ _ PRO1 ... 9	_ _ _ _ _ _	_ _ _ _ _ _
Questions 4, 5 and 6 ONLY REFER TO DWELLINGS AND OTHER BUILDINGS			
4. In what year did you acquire the property ?	_ _ _ _ ANPOSS	_ _ _ _	_ _ _ _
5. surface area in square metres.....	_ _ _ _ m ² SUPAB	_ _ _ _ m ²	_ _ _ _ m ²
6. year of construction	_ _ _ _ ANCOSTR	_ _ _ _	_ _ _ _
LAND ONLY			
7. surface area in hectares (land only) <i>(1 hectare = 10,000 square metres)</i>	_ _ _ _ hectares SUPTTE	_ _ _ _ hectares	_ _ _ _ hectares
7a. surface area in square metres (if less than 1 hectare).....	_ _ _ _ m ² SUPTM	_ _ _ _ m ²	_ _ _ _ m ²
ALL HOUSEHOLD MEMBERS (SHOW CARD 8 Annex D1)	USOIMM		
8. What was the main use of the property in 2008?			
- 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 (please specify):			

(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	VALABIT € _ _ _ , _ _ _ _ _ _ _ _ _ _	€ _ _ _ , _ _ _ _ _ _ _ _ _ _	€ _ _ _ , _ _ _ _ _ _ _ _ _ _
10. Did you let the property in 2008? 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) - Yes - No → Question 12 (If "Yes" to Question 10):	AFFITTO 1 2	1 2	1 2
11. How much did the household receive in rent in 2008? - total amount in 2008 → Go to Question 13 (If "No" to Question 0):	AFFEFF € _ _ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _ _ _
12. If you wanted to let the property, what <u>annual rental</u> could the household obtain? - total amount in 2008	AFFIMP € _ _ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _ _ _
ALL HOUSEHOLD MEMBERS 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 (please specify)	POSS 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 → End of Annex - No	IMMDOVE 1 2	1 2	1 2
15. (If "No") Where is it located? Enter region code from table below. If the property is located abroad show card A03b and enter country code	_ _ _ IMMREG _ _ _ _ IMMEST	_ _ _ _ _ _ _	_ _ _ _ _ _ _

Piedmont.....	1	Friuli – Venezia Giulia ..	6	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

Remarks: _____

END OF ANNEX

Note: This section is about loans/mortgages taken out to purchase or renovate the principal residence

LOANS FOR PRINCIPAL RESIDENCE

	First loan/mortgage	Second loan/mortgage	Third loan/mortgage
1. What was the amount outstanding of debt on 31 December 2008?	TDEBITA11 € , , ,	TDEBITA12 € , , ,	TDEBITA13 € , , ,
2. What was the cost of mortgage repayments in 2008, both capital and interest?	TMUTUOAB11 € , , , MUTUOAG11	TMUTUOAB12 € , , , MUTUOAG12	TMUTUOAB13 € , , , MUTUOAG13
3. Was the mortgage obtained at preferential rates? - Yes	1	1	1
- No	2	2	2
- Don't know	3	3	3
4. What was the initial amount of the mortgage?	MUTUOIN11 € , , , ANMUTUO11 	MUTUOIN12 € , , , ANMUTUO12 	MUTUOIN13 € , , , ANMUTUO13
5. In what year was the mortgage obtained?.....	MUTUODU11 years TIPOTAX11	MUTUODU12 years TIPOTAX12	MUTUODU13 years TIPOTAX13
6. What was the original total duration of the mortgage (in years)?	1	1	1
7. Is the interest rate fixed, floating or zero? - Fixed	2	2	2
- Floating	3	3	3
- Zero	TAXFIS11 TAXVAR11	TAXFIS12 TAXVAR12	TAXFIS13 AXVAR13
8. (If "fixed" or "floating" rate) What is the interest rate? (in 2008)	. %	. %	. %
- fixed rate.....	. %	. %	. %
- floating rate (annual average)			

Note: This section is about loans/mortgages take out to purchase or renovate other properties owned by the household

LOANS FOR OTHER PROPERTIES

	First loan/mortgage	Second loan/mortgage	Third loan/mortgage
1. What was the amount outstanding of debt on 31 December 2008?	TDEBITA21 € , , ,	TDEBITA22 € , , ,	TDEBITA23 € , , ,
2. What was the cost of mortgage repayments in 2008, both capital and interest?	TMUTUOAB21 € , , , MUTUOAG21	TMUTUOAB22 € , , , MUTUOAG22	TMUTUOAB23 € , , , MUTUOAG23
3. Was the mortgage obtained at preferential rates? - Yes	1	1	1
- No	2	2	2
- Don't know	3	3	3
4. What was the initial amount of the mortgage?.	MUTUOIN21 € , , , ANMUTUO21 	MUTUOIN22 € , , , ANMUTUO22 	MUTUOIN23 € , , , ANMUTUO23
5 In what year was the mortgage obtained?.....	MUTUODU21 years TIPOTAX21	MUTUODU22 years TIPOTAX22	MUTUODU23 years TIPOTAX23
6. What was the original total duration of the mortgage (in years)?.....	1	1	1
7. Is the interest rate fixed, floating or zero? - Fixed	2	2	2
- Floating	3	3	3
- Zero	TAXFIS21 TAXVAR21	TAXFIS22 TAXVAR22	TAXFIS23 TAXVAR23
8. (If "fixed" or "floating" rate) What is the interest rate? (in 2008)	. %	. %	. %
- fixed rate.....	. %	. %	. %
- floating rate (annual average)			

N.B. : If the household has more than THREE MORTGAGES for the principal residence or other properties, use another Annex D2

Remarks:

END OF ANNEX